



ECONOMIC AND DEMOGRAPHIC ANALYSIS OF MONTANA

VOLUME I Economic Profile

Prepared by



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VOLUME I

ECONOMIC PROFILE

Volume I presents and analyzes economic data by county for Montana including income and poverty data from the U.S. Census Bureau, employment, earnings and income data from the U.S. Bureau of Economic Analysis, and labor force statistics from the Montana Department of Labor and Industry and the U.S. Bureau of Labor Statistics.

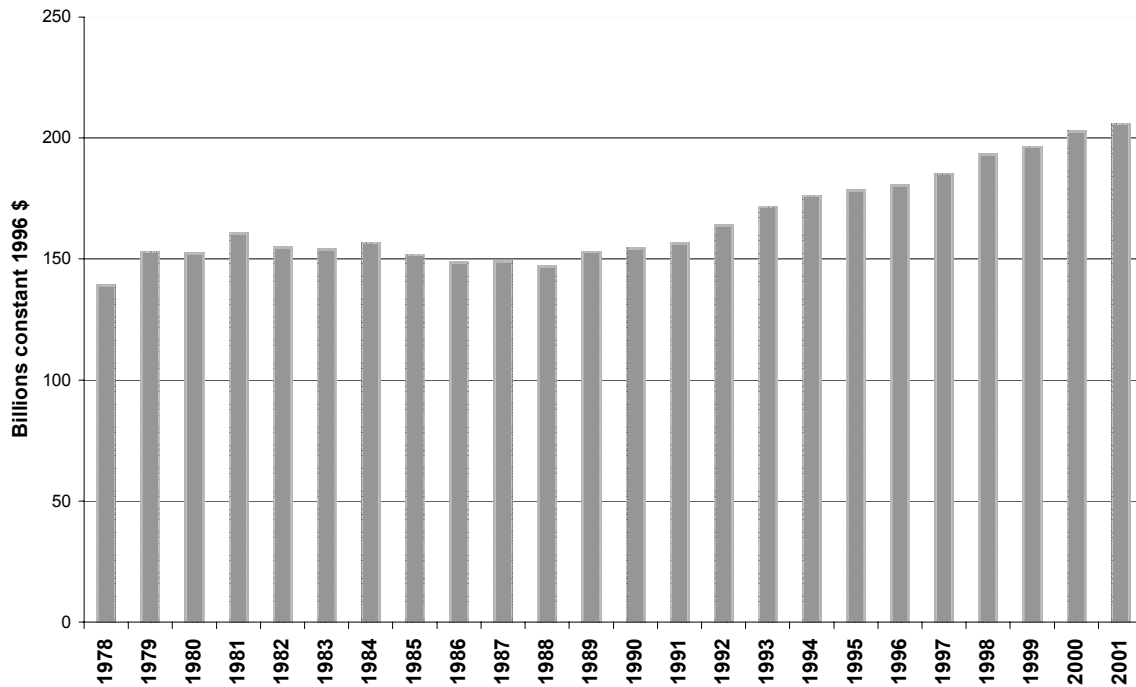
In 2001, Montana's per capita personal income (PCPI) was \$24,044, ranked 46th in the United States and was 79% of the national average of \$30,413. Per capita personal income is total income divided by total population. The 2001 PCPI reflected an increase of 4.7% from 2000, compared to the national increase of 2.2%. Preliminary statistics for 2002 show a PCPI for Montana of \$24,906, a 3.6% increase over 2001. For the United States in 2002, PCPI is estimated at \$30,832, a 1.4% increase over 2001. Back in 1969, Montana's PCPI ranked 35th in the U.S.; it has been below 40th since 1984.

Based on earnings by industry, the largest industries in 2001 were services (27.7% of total earnings), state and local government (14.9% of total earnings) and retail trade (11.3% of total earnings). Of the industries that accounted for 5% or more of total earnings in 2001, the slowest growing from 2000 to 2001 was federal (civilian) government (0.6% average annual growth rate) and the fastest growing was state and local government (11% average annual growth rate). For the period from 1991 to 2001, the slowest growing industry was transportation, information and public utilities (3.5% average annual growth rate) and the fastest growing was finance, insurance and real estate (8.6% average annual growth rate).

ECONOMIC STRUCTURE

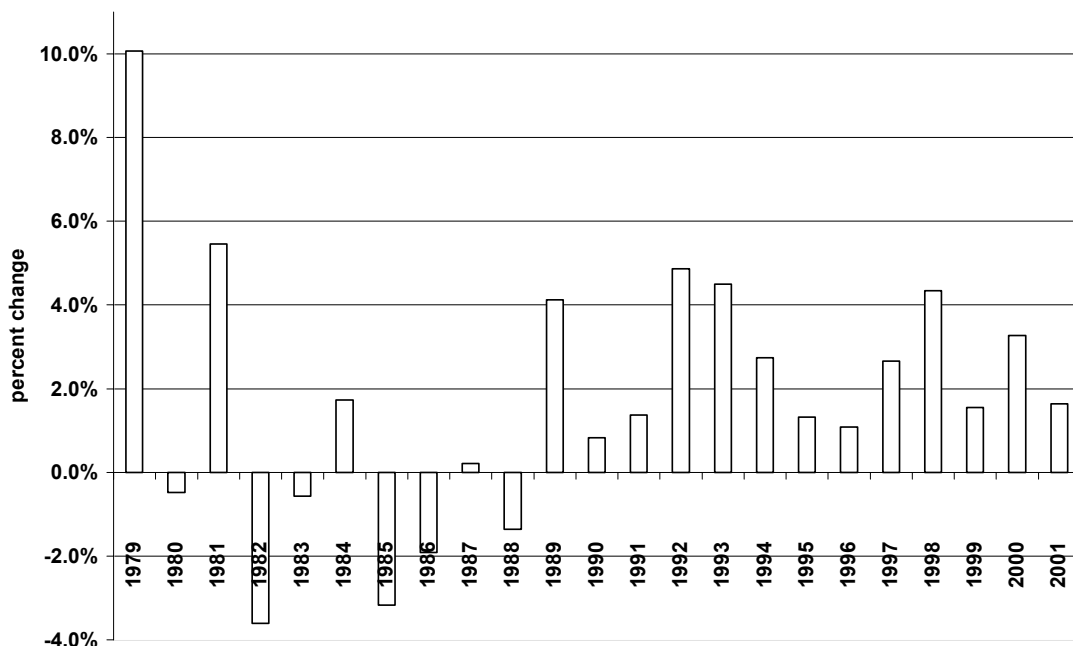
To gauge overall economic progress in the Montana economy, one measure is the value of goods and services produced by Montana businesses (Gross State Product). Gross State Product (GSP) is determined by summing up the dollar value of goods and services produced and sold by businesses in the state. In general, GSP will increase over time because it reflects both prices and quantities of products sold. As the general price level rises over time, GSP may increase even if the quantity of products being sold has not changed. A better indicator of changes over time in the state is Real (or constant dollar) Gross State product. Real GSP has had the effects of price changes removed and gives a clearer idea of what is happening to production or sales levels within the state. The chart "Real Montana Gross State Product" on the next page illustrates the relationship of real GSP in Montana from 1978 through 2001. The chart was prepared using data from the U.S. Bureau of Economic Analysis (BEA).

Real Montana Gross State Product

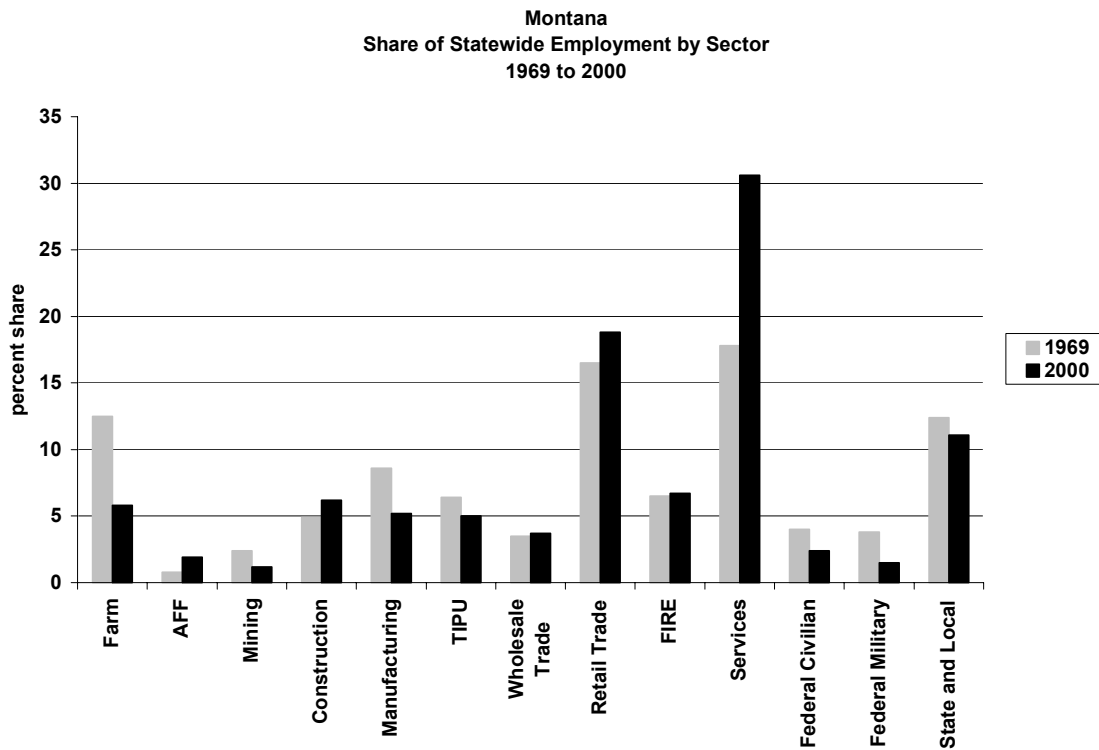


In general, the state has increased its production of goods and services except for the mid to latter 1980's. The year-to-year variability is more apparent in the chart below, which shows effectively the change in quantities produced from one year to the next. This chart (data from BEA) reflects the slow down in the economy beginning in 1982 and lasting through 1988. Since 1989, the Montana economy has shown ongoing improvement although not necessarily at a constant rate.

Percent Change in Montana Gross State Product (Billions of Constant 1996 Dollars)



Although the overall improvement in the Montana economy is reflected in Gross State Product, these numbers provide no information on whether the trend is consistent across all industries within the state. Employment data by industry can be used to further analyze what is occurring in the Montana economy. Initially, businesses are divided into sectors by Standard Industrial Classification (SIC) codes and then the employment trends in each sector are calculated as a share of the total employment within the state. An examination of changes in the share of employment provides information on which sectors of the state's economy are increasing or declining in relative importance. The chart below (data from BEA) provides a basis for comparing changes in sectors from 1969 to 2000. Industry level data for 2001 and 2002 are not available at the date of this report.

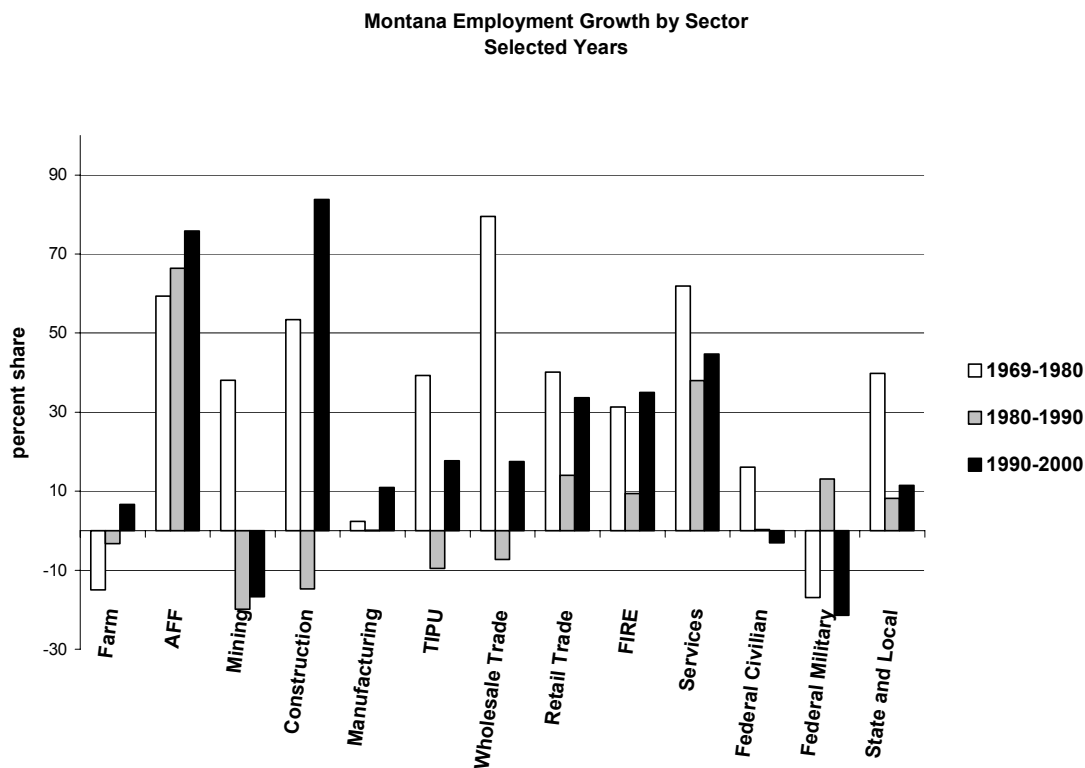


AFF = agriculture, forestry and fishery TIPU = transportation, information and public utilities FIRE = finance, insurance and real estate

The construction, retail trade, services and agricultural, forestry and fishery (AFF) sectors account for a greater portion of the state's economy in 2000 than in 1969. During the same period, farming, mining, manufacturing, federal government/military and transportation, information and public utilities have declined in importance.

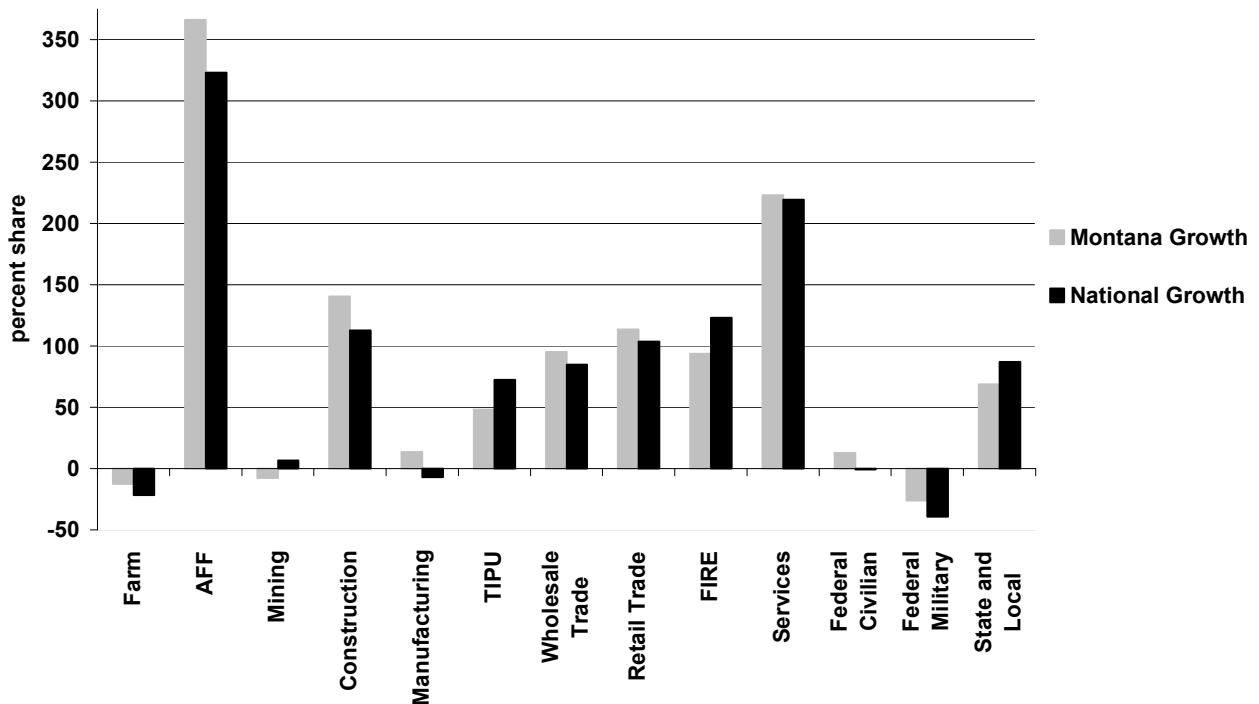
The growth in the service sector in Montana is not unexpected as the U.S. shifts to more of a service-producing economy rather than a goods-producing economy. Looking at the sub-sectors contained within the services category, the largest growth has occurred in: hotel and lodging; business services; auto repairs and services; social services; museums; engineering and management categories. Some of these categories are self-explanatory but others are less clear. Business services include advertising, employment services and computer programming. Social services include job training, residential care and day care as well as counseling services. Engineering and management services also include accounting, research organizations, public relations, architects and surveying.

To determine if the shift in industry sector importance has been constant growth or constant decline over the 31-year period, the data was examined in 10-year increments as illustrated in the chart below (data from BEA). Looking at the 10-year increments, only the agricultural, forestry and fishery sector demonstrated consistent positive growth during each period.



To better understand the changes in Montana's economy between 1969 and 2000; it is useful to compare the changes to the trend nationally for the same industries. A comparison between the national industry share and the industry's share in Montana are displayed in the chart "Montana Growth vs. National Growth by Sector" on the next page (data from BEA). This chart displays the rate of growth of the different sectors nationwide and the rate of growth of the same sectors in Montana.

**Montana Growth vs. National Growth
by Sector
1969-2000**



The wholesale and retail trade, services, state and local government, construction, and AFF sectors gained more importance in Montana than nationwide over the period. Manufacturing became more important to the Montana economy while declining nationwide. The data shows a shifting away from the traditional extractive industries in Montana as contributors to the state's economy. This shift will allow for more diversification in the state economy and less reliance on any one sector. If this trend continues, Montana may begin to respond more rapidly to changing economic conditions nationwide.

LABOR FORCE AND EMPLOYMENT

Labor force statistics are collected by the Montana Department of Labor and Industry, under rules established by the U.S. Bureau of Labor Statistics, and represent the civilian labor force, including self-employed persons and paid family workers. The primary source for these statistics is a monthly survey of 950 households throughout Montana.

The labor force is defined as the number of persons 16 years and older, either employed or unemployed, excluding members of the armed forces. Employment is defined as those persons who work for pay or profit during the week. Also included as employed are persons who were not working but had some job attachment and were not looking for work (such persons may be temporarily absent from a job due to illness, weather, vacation, labor dispute, whether or not they were being paid during their time off). The unemployment rate is defined as the number of unemployed persons expressed as a percentage of the labor force. These labor force statistics represent the most recent data as of 2003. Data is periodically re-estimated.

Below is a summary of labor force and employment statistics for the 6 largest counties in Montana:

| | Average Annual Labor Force | | | Change 2000 - 2002 | |
|----------------|----------------------------|----------------|----------------|--------------------|--------------|
| | 2000 | 2001 | 2002 | # | % |
| Cascade | 37,372 | 36,961 | 36,898 | -474 | -1.3% |
| Flathead | 38,397 | 40,574 | 40,363 | 1,966 | 5.1% |
| Gallatin | 43,510 | 44,251 | 44,987 | 1,477 | 3.4% |
| Lewis & Clark | 28,686 | 27,645 | 28,208 | -478 | -1.7% |
| Missoula | 55,218 | 52,575 | 52,960 | -2,258 | -4.1% |
| Yellowstone | 72,424 | 67,802 | 68,501 | -3,923 | -5.4% |
| Montana | 476,508 | 463,479 | 463,859 | -12,649 | -2.7% |

| | Average Annual Employment | | | Change 2000 - 2002 | |
|----------------|---------------------------|----------------|----------------|--------------------|--------------|
| | 2000 | 2001 | 2002 | # | % |
| Cascade | 35,467 | 35,286 | 35,315 | -152 | -0.4% |
| Flathead | 36,011 | 38,190 | 38,098 | 2,087 | 5.8% |
| Gallatin | 42,318 | 43,139 | 43,762 | 1,444 | 3.4% |
| Lewis & Clark | 27,465 | 26,431 | 27,003 | -462 | -1.7% |
| Missoula | 53,352 | 50,602 | 50,894 | -2,458 | -4.6% |
| Yellowstone | 69,648 | 65,457 | 65,647 | -4,001 | -5.7% |
| Montana | 452,860 | 441,972 | 442,472 | -10,388 | -2.3% |

| | Average Annual Unemployment Rate | | | Change 2000 - 2002 |
|----------------|----------------------------------|-------------|-------------|--------------------|
| | 2000 | 2001 | 2002 | |
| Cascade | 5.1% | 4.5% | 4.3% | -0.8% |
| Flathead | 6.2% | 5.9% | 5.6% | -0.6% |
| Gallatin | 2.7% | 2.5% | 2.7% | 0.0% |
| Lewis & Clark | 4.3% | 4.4% | 4.3% | 0.0% |
| Missoula | 3.4% | 3.8% | 3.9% | 0.5% |
| Yellowstone | 3.8% | 3.5% | 3.7% | -0.1% |
| Montana | 5.0% | 4.6% | 4.6% | -0.4% |

While Montana showed a 2.3% decrease in average annual employment between 2000 and 2002, the unemployment rate did not increase. This was due to the fact that the average annual workforce decreased 2.7% during the same period. The largest decrease in the workforce occurred in Missoula and Yellowstone counties.

Historical detail by county of labor force, employment, and the unemployment rate are on the following three pages. The sum of individual counties may not agree to the Montana total due to rounding.

TABLE I.1
ANNUAL AVERAGE LABOR FORCE IN MONTANA
Montana Department of Labor and Industry

| COUNTY | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 |
|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Beaverhead | 4,291 | 4,398 | 4,506 | 4,653 | 4,762 | 4,915 | 4,965 | 5,044 | 5,188 | 5,183 | 5,042 | 5,034 | 4,781 |
| Big Horn | 4,599 | 4,710 | 5,163 | 5,039 | 5,225 | 4,912 | 5,045 | 5,137 | 5,253 | 5,450 | 5,842 | 5,263 | 5,094 |
| Blaine | 3,039 | 2,840 | 2,861 | 2,811 | 2,893 | 2,829 | 2,890 | 2,849 | 2,921 | 2,993 | 2,919 | 2,657 | 2,599 |
| Broadwater | 1,664 | 1,734 | 1,838 | 1,796 | 1,871 | 1,868 | 1,921 | 2,065 | 2,153 | 2,150 | 2,143 | 2,053 | 2,041 |
| Carbon | 3,730 | 3,799 | 3,933 | 3,890 | 4,058 | 4,254 | 4,479 | 4,621 | 4,775 | 4,887 | 4,851 | 4,673 | 4,618 |
| Carter | 893 | 879 | 944 | 877 | 928 | 877 | 950 | 921 | 1,013 | 1,086 | 1,090 | 920 | 885 |
| Cascade | 35,798 | 36,317 | 36,845 | 35,965 | 36,946 | 36,861 | 36,974 | 37,786 | 38,425 | 37,546 | 37,372 | 36,961 | 36,898 |
| Chouteau | 2,585 | 2,626 | 2,657 | 2,528 | 2,686 | 2,628 | 2,742 | 2,696 | 2,853 | 2,950 | 2,941 | 2,693 | 2,537 |
| Custer | 5,937 | 5,853 | 6,042 | 6,117 | 6,274 | 5,922 | 5,972 | 5,981 | 6,235 | 6,111 | 6,112 | 5,899 | 5,772 |
| Daniels | 1,151 | 1,098 | 1,125 | 1,133 | 1,193 | 1,206 | 1,270 | 1,270 | 1,330 | 1,323 | 1,322 | 1,205 | 1,187 |
| Dawson | 4,850 | 4,767 | 4,802 | 4,859 | 5,019 | 4,752 | 4,739 | 4,783 | 4,981 | 5,095 | 5,052 | 4,889 | 4,918 |
| Deer Lodge | 4,026 | 4,054 | 4,178 | 4,186 | 4,238 | 3,888 | 3,758 | 3,771 | 3,938 | 3,958 | 3,983 | 3,872 | 3,917 |
| Fallon | 1,569 | 1,544 | 1,554 | 1,523 | 1,578 | 1,531 | 1,635 | 1,677 | 1,749 | 1,740 | 1,664 | 1,543 | 1,583 |
| Fergus | 5,844 | 5,830 | 5,871 | 5,752 | 5,966 | 5,887 | 6,126 | 6,213 | 6,404 | 6,451 | 6,487 | 6,089 | 5,989 |
| Flathead | 30,299 | 31,029 | 32,590 | 34,522 | 35,725 | 35,837 | 36,646 | 37,541 | 38,312 | 38,112 | 38,397 | 40,574 | 40,363 |
| Gallatin | 28,667 | 30,018 | 31,969 | 33,247 | 33,858 | 36,091 | 37,849 | 39,280 | 40,699 | 42,697 | 43,510 | 44,251 | 44,987 |
| Garfield | 888 | 891 | 932 | 882 | 949 | 882 | 931 | 904 | 973 | 1,077 | 1,087 | 920 | 861 |
| Glacier | 5,315 | 5,412 | 5,610 | 5,440 | 5,648 | 5,601 | 5,637 | 5,664 | 5,680 | 5,517 | 5,367 | 5,224 | 5,130 |
| Golden Valley | 469 | 462 | 491 | 477 | 509 | 484 | 500 | 486 | 531 | 583 | 595 | 493 | 461 |
| Granite | 1,161 | 1,215 | 1,300 | 1,317 | 1,346 | 1,097 | 1,128 | 1,148 | 1,218 | 1,239 | 1,251 | 1,144 | 1,138 |
| Hill | 8,371 | 8,364 | 8,563 | 8,683 | 8,954 | 8,952 | 8,987 | 9,008 | 9,266 | 9,048 | 8,971 | 9,167 | 9,263 |
| Jefferson | 4,126 | 4,156 | 4,201 | 4,341 | 4,552 | 4,619 | 4,802 | 4,915 | 5,087 | 5,150 | 5,009 | 4,914 | 5,010 |
| Judith Basin | 1,164 | 1,127 | 1,155 | 1,048 | 1,106 | 1,055 | 1,103 | 1,086 | 1,159 | 1,238 | 1,236 | 1,154 | 1,077 |
| Lake | 9,650 | 9,655 | 10,206 | 10,153 | 10,355 | 10,295 | 10,673 | 10,953 | 11,319 | 12,459 | 12,583 | 11,752 | 11,955 |
| Lewis & Clark | 25,554 | 25,720 | 26,510 | 26,880 | 27,520 | 27,536 | 27,575 | 28,079 | 28,186 | 28,120 | 28,686 | 27,645 | 28,208 |
| Liberty | 953 | 923 | 1,019 | 997 | 1,046 | 1,096 | 1,096 | 1,062 | 1,157 | 1,236 | 1,221 | 1,085 | 1,042 |
| Lincoln | 8,342 | 8,387 | 8,133 | 8,191 | 8,418 | 7,398 | 7,136 | 7,244 | 7,457 | 7,110 | 6,974 | 6,740 | 6,776 |
| McCone | 1,145 | 1,138 | 1,234 | 1,125 | 1,178 | 1,162 | 1,195 | 1,175 | 1,257 | 1,314 | 1,317 | 1,167 | 1,145 |
| Madison | 3,300 | 3,330 | 3,377 | 3,349 | 3,524 | 3,487 | 3,600 | 3,645 | 3,784 | 4,020 | 4,024 | 4,011 | 3,841 |
| Meagher | 910 | 910 | 936 | 919 | 957 | 944 | 959 | 959 | 1,007 | 1,084 | 1,118 | 1,045 | 969 |
| Mineral | 1,772 | 1,782 | 1,732 | 1,647 | 1,711 | 1,692 | 1,629 | 1,679 | 1,722 | 1,682 | 1,672 | 1,713 | 1,690 |
| Missoula | 42,704 | 43,384 | 45,768 | 46,825 | 47,612 | 47,980 | 49,875 | 51,298 | 52,270 | 53,885 | 55,218 | 52,575 | 52,960 |
| Musselshell | 1,785 | 1,781 | 1,816 | 1,805 | 1,893 | 1,933 | 1,932 | 1,938 | 1,972 | 1,852 | 1,857 | 1,753 | 1,745 |
| Park | 7,703 | 8,094 | 8,379 | 9,512 | 9,913 | 10,034 | 10,398 | 10,446 | 10,621 | 10,413 | 10,399 | 9,893 | 9,840 |
| Petroleum | 261 | 288 | 314 | 305 | 315 | 299 | 310 | 300 | 324 | 374 | 379 | 306 | 290 |
| Phillips | 2,598 | 2,471 | 2,464 | 2,423 | 2,527 | 2,444 | 2,452 | 2,383 | 2,516 | 2,452 | 2,372 | 2,155 | 2,094 |
| Pondera | 2,939 | 2,909 | 3,021 | 2,959 | 3,101 | 3,006 | 3,152 | 3,171 | 3,375 | 3,473 | 3,471 | 3,195 | 3,153 |
| Powder River | 1,168 | 1,187 | 1,223 | 1,168 | 1,220 | 1,147 | 1,253 | 1,234 | 1,309 | 1,318 | 1,310 | 1,157 | 1,147 |
| Powell | 2,644 | 2,669 | 2,639 | 2,252 | 2,582 | 2,357 | 2,420 | 2,452 | 2,530 | 2,557 | 2,570 | 2,315 | 2,460 |
| Prairie | 670 | 659 | 704 | 656 | 685 | 649 | 674 | 660 | 689 | 690 | 704 | 637 | 612 |
| Ravalli | 11,724 | 12,251 | 13,199 | 13,929 | 14,535 | 15,112 | 15,973 | 16,502 | 17,073 | 17,730 | 17,966 | 18,621 | 18,506 |
| Richland | 5,322 | 5,340 | 5,459 | 5,391 | 5,542 | 5,397 | 5,395 | 5,504 | 5,698 | 5,751 | 5,720 | 5,386 | 5,300 |
| Roosevelt | 4,505 | 4,458 | 4,452 | 4,320 | 4,488 | 4,114 | 4,031 | 4,006 | 4,138 | 4,378 | 4,331 | 3,954 | 3,986 |
| Rosebud | 4,882 | 5,180 | 4,934 | 4,758 | 4,896 | 4,698 | 4,548 | 4,639 | 4,336 | 4,597 | 4,617 | 4,609 | 4,536 |
| Sanders | 3,731 | 3,702 | 3,789 | 3,858 | 3,955 | 4,097 | 4,057 | 4,079 | 4,089 | 4,324 | 4,293 | 4,323 | 4,315 |
| Sheridan | 2,049 | 2,010 | 2,157 | 2,112 | 2,207 | 2,068 | 2,043 | 2,040 | 2,169 | 2,198 | 2,168 | 1,929 | 1,899 |
| Silverbow | 16,081 | 16,047 | 16,632 | 16,825 | 17,241 | 16,740 | 16,936 | 17,405 | 18,006 | 17,675 | 17,068 | 16,440 | 16,571 |
| Stillwater | 3,291 | 3,205 | 3,283 | 3,372 | 3,542 | 3,715 | 3,938 | 4,060 | 4,210 | 4,765 | 4,851 | 5,540 | 5,372 |
| Sweet Grass | 1,532 | 1,541 | 1,622 | 1,657 | 1,733 | 1,663 | 1,699 | 1,719 | 1,795 | 1,823 | 1,836 | 1,912 | 1,833 |
| Teton | 2,953 | 2,935 | 2,911 | 2,798 | 2,945 | 2,995 | 3,125 | 3,086 | 3,292 | 3,517 | 3,516 | 3,167 | 3,102 |
| Toole | 2,631 | 2,601 | 2,763 | 2,811 | 2,930 | 2,781 | 2,806 | 2,793 | 2,889 | 3,001 | 2,942 | 2,724 | 2,720 |
| Treasure | 478 | 487 | 545 | 461 | 481 | 427 | 442 | 435 | 479 | 512 | 520 | 482 | 421 |
| Valley | 4,148 | 4,208 | 4,285 | 4,199 | 4,349 | 4,205 | 4,375 | 4,366 | 4,484 | 4,368 | 4,267 | 4,092 | 4,092 |
| Wheatland | 1,122 | 1,125 | 1,191 | 1,104 | 1,159 | 1,288 | 1,353 | 1,295 | 1,290 | 1,207 | 1,204 | 1,182 | 1,071 |
| Wibaux | 527 | 522 | 541 | 559 | 595 | 564 | 568 | 566 | 608 | 596 | 603 | 544 | 547 |
| Yellowstone | 61,648 | 62,518 | 65,170 | 65,732 | 68,013 | 66,830 | 67,239 | 68,540 | 70,133 | 71,871 | 72,424 | 67,802 | 68,501 |
| Montana | 401,087 | 406,533 | 421,525 | 426,482 | 439,502 | 437,098 | 445,910 | 454,614 | 466,450 | 474,006 | 476,508 | 463,479 | 463,859 |

TABLE 1.2
ANNUAL AVERAGE EMPLOYMENT IN MONTANA
Montana Department of Labor and Industry

| COUNTY | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 |
|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Beaverhead | 4,084 | 4,111 | 4,232 | 4,400 | 4,586 | 4,706 | 4,762 | 4,837 | 4,952 | 4,936 | 4,843 | 4,875 | 4,589 |
| Big Horn | 3,981 | 4,170 | 4,397 | 4,399 | 4,572 | 4,288 | 4,540 | 4,654 | 4,780 | 4,925 | 4,988 | 4,356 | 4,343 |
| Blaine | 2,801 | 2,590 | 2,632 | 2,564 | 2,689 | 2,553 | 2,604 | 2,558 | 2,680 | 2,744 | 2,720 | 2,508 | 2,436 |
| Broadwater | 1,588 | 1,649 | 1,745 | 1,717 | 1,797 | 1,763 | 1,818 | 1,983 | 2,031 | 2,025 | 2,043 | 1,964 | 1,956 |
| Carbon | 3,571 | 3,547 | 3,722 | 3,663 | 3,828 | 3,997 | 4,226 | 4,352 | 4,487 | 4,624 | 4,598 | 4,458 | 4,425 |
| Carter | 876 | 859 | 928 | 854 | 905 | 861 | 936 | 901 | 981 | 1,060 | 1,067 | 899 | 864 |
| Cascade | 33,861 | 34,092 | 34,506 | 33,694 | 35,127 | 34,850 | 35,221 | 35,783 | 36,302 | 35,527 | 35,467 | 35,286 | 35,315 |
| Chouteau | 2,518 | 2,537 | 2,585 | 2,473 | 2,605 | 2,538 | 2,670 | 2,632 | 2,763 | 2,858 | 2,849 | 2,611 | 2,463 |
| Custer | 5,643 | 5,534 | 5,715 | 5,798 | 6,041 | 5,649 | 5,693 | 5,705 | 5,930 | 5,840 | 5,844 | 5,686 | 5,589 |
| Daniels | 1,116 | 1,067 | 1,099 | 1,112 | 1,167 | 1,172 | 1,241 | 1,247 | 1,293 | 1,282 | 1,282 | 1,171 | 1,155 |
| Dawson | 4,666 | 4,571 | 4,609 | 4,677 | 4,882 | 4,572 | 4,589 | 4,629 | 4,773 | 4,889 | 4,879 | 4,760 | 4,796 |
| Deer Lodge | 3,638 | 3,607 | 3,715 | 3,784 | 3,918 | 3,532 | 3,482 | 3,529 | 3,645 | 3,646 | 3,656 | 3,600 | 3,676 |
| Fallon | 1,530 | 1,488 | 1,502 | 1,460 | 1,533 | 1,479 | 1,596 | 1,621 | 1,687 | 1,644 | 1,604 | 1,502 | 1,528 |
| Fergus | 5,530 | 5,391 | 5,490 | 5,427 | 5,684 | 5,521 | 5,780 | 5,844 | 5,993 | 6,110 | 6,104 | 5,732 | 5,700 |
| Flathead | 28,010 | 28,179 | 29,872 | 32,014 | 33,322 | 32,919 | 33,953 | 34,763 | 35,279 | 35,431 | 36,011 | 38,190 | 38,098 |
| Gallatin | 27,306 | 28,385 | 30,237 | 31,730 | 33,087 | 35,121 | 36,886 | 38,114 | 39,428 | 41,491 | 42,318 | 43,139 | 43,762 |
| Garfield | 871 | 876 | 915 | 867 | 918 | 853 | 905 | 871 | 937 | 1,044 | 1,045 | 900 | 838 |
| Glacier | 4,690 | 4,791 | 4,819 | 4,809 | 4,988 | 4,776 | 4,870 | 4,883 | 4,865 | 4,727 | 4,654 | 4,629 | 4,620 |
| Golden Valley | 455 | 413 | 448 | 454 | 478 | 447 | 470 | 455 | 496 | 550 | 561 | 468 | 439 |
| Granite | 1,070 | 1,103 | 1,192 | 1,214 | 1,266 | 1,014 | 1,067 | 1,065 | 1,109 | 1,146 | 1,156 | 1,055 | 1,060 |
| Hill | 7,918 | 7,799 | 7,997 | 8,137 | 8,480 | 8,408 | 8,556 | 8,522 | 8,695 | 8,521 | 8,514 | 8,804 | 8,910 |
| Jefferson | 3,923 | 3,902 | 3,973 | 4,133 | 4,390 | 4,403 | 4,564 | 4,697 | 4,842 | 4,919 | 4,740 | 4,686 | 4,787 |
| Judith Basin | 1,125 | 1,079 | 1,100 | 1,011 | 1,063 | 1,007 | 1,058 | 1,032 | 1,108 | 1,183 | 1,182 | 1,111 | 1,022 |
| Lake | 8,858 | 8,768 | 9,281 | 9,346 | 9,647 | 9,469 | 9,918 | 10,179 | 10,482 | 11,679 | 11,808 | 10,725 | 11,059 |
| Lewis & Clark | 24,404 | 24,250 | 25,030 | 25,500 | 26,385 | 26,112 | 26,323 | 26,679 | 26,832 | 26,848 | 27,465 | 26,431 | 27,003 |
| Liberty | 936 | 905 | 994 | 972 | 1,019 | 1,068 | 1,074 | 1,035 | 1,119 | 1,183 | 1,181 | 1,053 | 1,009 |
| Lincoln | 7,319 | 7,005 | 6,950 | 6,903 | 7,165 | 6,296 | 6,303 | 6,370 | 6,482 | 6,231 | 6,150 | 5,979 | 5,996 |
| McCone | 1,108 | 1,095 | 1,193 | 1,088 | 1,148 | 1,126 | 1,154 | 1,134 | 1,209 | 1,266 | 1,275 | 1,139 | 1,126 |
| Madison | 3,195 | 3,173 | 3,212 | 3,222 | 3,361 | 3,312 | 3,454 | 3,483 | 3,620 | 3,838 | 3,864 | 3,876 | 3,700 |
| Meagher | 877 | 865 | 886 | 864 | 907 | 886 | 912 | 905 | 953 | 1,016 | 1,037 | 985 | 914 |
| Mineral | 1,616 | 1,589 | 1,547 | 1,490 | 1,543 | 1,476 | 1,481 | 1,523 | 1,535 | 1,521 | 1,520 | 1,567 | 1,540 |
| Missoula | 40,181 | 40,088 | 42,713 | 44,090 | 45,419 | 45,498 | 47,871 | 49,110 | 50,046 | 51,932 | 53,352 | 50,602 | 50,894 |
| Musselshell | 1,658 | 1,641 | 1,680 | 1,694 | 1,772 | 1,766 | 1,776 | 1,786 | 1,826 | 1,699 | 1,717 | 1,636 | 1,611 |
| Park | 7,288 | 7,562 | 7,866 | 9,108 | 9,519 | 9,567 | 9,902 | 9,912 | 10,035 | 9,834 | 9,837 | 9,438 | 9,416 |
| Petroleum | 255 | 273 | 295 | 287 | 303 | 286 | 297 | 286 | 307 | 352 | 358 | 299 | 282 |
| Philips | 2,474 | 2,351 | 2,327 | 2,328 | 2,445 | 2,293 | 2,243 | 2,220 | 2,300 | 2,259 | 2,257 | 2,061 | 1,996 |
| Pondera | 2,829 | 2,797 | 2,872 | 2,858 | 2,996 | 2,874 | 3,014 | 3,044 | 3,198 | 3,309 | 3,310 | 3,059 | 3,012 |
| Powder River | 1,146 | 1,153 | 1,187 | 1,139 | 1,196 | 1,120 | 1,233 | 1,211 | 1,264 | 1,269 | 1,271 | 1,135 | 1,118 |
| Powell | 2,515 | 2,492 | 2,451 | 2,319 | 2,389 | 2,170 | 2,291 | 2,316 | 2,394 | 2,429 | 2,445 | 2,200 | 2,312 |
| Prairie | 645 | 633 | 675 | 629 | 660 | 619 | 642 | 623 | 645 | 662 | 674 | 607 | 585 |
| Ravalli | 10,741 | 10,923 | 11,969 | 12,720 | 13,695 | 14,160 | 15,007 | 15,449 | 15,863 | 16,658 | 17,013 | 17,776 | 17,584 |
| Richland | 4,990 | 4,947 | 5,047 | 5,003 | 5,243 | 5,086 | 5,092 | 5,217 | 5,349 | 5,354 | 5,360 | 5,122 | 5,011 |
| Roosevelt | 4,017 | 3,962 | 3,905 | 3,927 | 4,076 | 3,680 | 3,625 | 3,647 | 3,760 | 3,947 | 3,914 | 3,662 | 3,688 |
| Rosebud | 4,529 | 4,792 | 4,519 | 4,385 | 4,554 | 4,265 | 4,012 | 4,237 | 3,972 | 4,248 | 4,268 | 4,281 | 4,243 |
| Sanders | 3,319 | 3,132 | 3,289 | 3,374 | 3,508 | 3,516 | 3,549 | 3,643 | 3,658 | 3,925 | 3,941 | 3,969 | 3,952 |
| Sheridan | 1,989 | 1,960 | 2,102 | 2,075 | 2,171 | 2,007 | 1,993 | 1,982 | 2,067 | 2,075 | 2,070 | 1,867 | 1,837 |
| Silverbow | 14,910 | 14,732 | 15,292 | 15,670 | 16,340 | 15,769 | 15,949 | 16,530 | 16,958 | 16,692 | 16,022 | 15,590 | 15,717 |
| Stillwater | 3,162 | 2,928 | 3,071 | 3,233 | 3,388 | 3,531 | 3,760 | 3,838 | 4,008 | 4,568 | 4,613 | 5,370 | 5,181 |
| Sweet Grass | 1,494 | 1,479 | 1,572 | 1,611 | 1,685 | 1,602 | 1,650 | 1,654 | 1,715 | 1,761 | 1,789 | 1,864 | 1,775 |
| Teton | 2,865 | 2,813 | 2,815 | 2,732 | 2,866 | 2,893 | 3,020 | 2,995 | 3,165 | 3,392 | 3,370 | 3,056 | 2,991 |
| Toole | 2,550 | 2,489 | 2,658 | 2,705 | 2,823 | 2,631 | 2,700 | 2,699 | 2,783 | 2,887 | 2,839 | 2,649 | 2,646 |
| Treasure | 461 | 468 | 511 | 443 | 467 | 412 | 426 | 418 | 453 | 490 | 494 | 467 | 405 |
| Valley | 3,967 | 3,982 | 4,048 | 4,005 | 4,187 | 4,018 | 4,185 | 4,187 | 4,287 | 4,165 | 4,091 | 3,950 | 3,951 |
| Wheatland | 1,077 | 1,062 | 1,147 | 1,104 | 1,159 | 1,222 | 1,295 | 1,295 | 1,290 | 1,207 | 1,204 | 1,182 | 1,071 |
| Wibaux | 510 | 488 | 510 | 538 | 563 | 538 | 546 | 546 | 570 | 572 | 578 | 530 | 528 |
| Yellowstone | 58,563 | 59,101 | 61,517 | 62,508 | 65,300 | 63,611 | 64,247 | 65,433 | 67,049 | 68,976 | 69,648 | 65,457 | 65,647 |
| Montana | 377,213 | 377,636 | 392,556 | 400,259 | 417,225 | 411,306 | 422,434 | 430,261 | 440,248 | 449,361 | 452,860 | 441,972 | 442,472 |

TABLE 1.3
ANNUAL AVERAGE UNEMPLOYMENT RATES IN MONTANA (PERCENT)
Montana Department of Labor and Industry

| COUNTY | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 |
|----------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Beaverhead | 4.8 | 6.5 | 6.1 | 5.4 | 3.7 | 4.3 | 4.1 | 4.1 | 4.5 | 4.8 | 3.9 | 3.2 | 4.0 |
| Big Horn | 13.4 | 11.5 | 14.8 | 12.7 | 12.5 | 12.7 | 10.0 | 9.4 | 9.0 | 9.6 | 14.6 | 17.2 | 14.7 |
| Blaine | 7.8 | 8.8 | 8.0 | 8.8 | 7.1 | 9.8 | 9.9 | 10.2 | 9.2 | 8.3 | 6.8 | 5.6 | 6.3 |
| Broadwater | 4.6 | 4.9 | 5.1 | 4.4 | 4.0 | 5.6 | 5.4 | 4.0 | 5.7 | 5.8 | 4.6 | 4.3 | 4.2 |
| Carbon | 4.3 | 6.6 | 5.4 | 5.8 | 5.7 | 6.0 | 5.6 | 5.8 | 6.0 | 5.4 | 5.2 | 4.6 | 4.2 |
| Carter | 1.9 | 2.3 | 1.7 | 2.6 | 2.5 | 1.8 | 1.5 | 2.2 | 3.2 | 2.4 | 2.1 | 2.3 | 2.4 |
| Cascade | 5.4 | 6.1 | 6.3 | 6.3 | 4.9 | 5.5 | 4.7 | 5.3 | 5.5 | 5.4 | 5.1 | 4.5 | 4.3 |
| Chouteau | 2.6 | 3.4 | 2.7 | 2.2 | 3.0 | 3.4 | 2.6 | 2.4 | 3.2 | 3.1 | 3.1 | 3.0 | 2.9 |
| Custer | 5.0 | 5.5 | 5.4 | 5.2 | 3.7 | 4.6 | 4.7 | 4.6 | 4.9 | 4.4 | 4.4 | 3.6 | 3.2 |
| Daniels | 3.0 | 2.8 | 2.3 | 1.9 | 2.2 | 2.8 | 2.3 | 1.8 | 2.8 | 3.1 | 3.0 | 2.8 | 2.7 |
| Dawson | 3.8 | 4.1 | 4.0 | 3.7 | 2.7 | 3.8 | 3.2 | 3.2 | 4.2 | 4.0 | 3.4 | 2.6 | 2.5 |
| Deer Lodge | 9.6 | 11.0 | 11.1 | 9.6 | 7.6 | 9.2 | 7.3 | 6.4 | 7.4 | 7.9 | 8.2 | 7.0 | 6.2 |
| Fallon | 2.5 | 3.6 | 3.3 | 4.1 | 2.9 | 3.4 | 2.4 | 3.3 | 3.4 | 5.5 | 3.6 | 2.7 | 3.5 |
| Fergus | 5.4 | 7.5 | 6.5 | 5.7 | 4.7 | 6.2 | 5.6 | 5.9 | 6.4 | 5.3 | 5.9 | 5.9 | 4.8 |
| Flathead | 7.6 | 9.2 | 8.3 | 7.3 | 6.7 | 8.1 | 7.3 | 7.4 | 7.9 | 7.0 | 6.2 | 5.9 | 5.6 |
| Gallatin | 4.7 | 5.4 | 5.4 | 4.6 | 2.3 | 2.7 | 2.5 | 3.0 | 3.1 | 2.8 | 2.7 | 2.5 | 2.7 |
| Garfield | 1.9 | 1.7 | 1.8 | 1.7 | 3.3 | 3.3 | 2.8 | 3.7 | 3.7 | 3.1 | 3.9 | 2.2 | 2.7 |
| Glacier | 11.8 | 11.5 | 14.1 | 11.6 | 11.7 | 14.7 | 13.6 | 13.8 | 14.3 | 14.3 | 13.3 | 11.4 | 9.9 |
| Golden Valley | 3.0 | 10.6 | 8.8 | 4.8 | 6.1 | 7.6 | 6.0 | 6.4 | 6.6 | 5.7 | 5.7 | 5.1 | 4.8 |
| Granite | 7.8 | 9.2 | 8.3 | 7.8 | 5.9 | 7.6 | 5.4 | 7.2 | 8.9 | 7.5 | 7.6 | 7.8 | 6.9 |
| Hill | 5.4 | 6.8 | 6.6 | 6.3 | 5.3 | 6.1 | 4.8 | 5.4 | 6.2 | 5.8 | 5.1 | 4.0 | 3.8 |
| Jefferson | 4.9 | 6.1 | 5.4 | 4.8 | 3.6 | 4.7 | 5.0 | 4.4 | 4.8 | 4.5 | 5.4 | 4.6 | 4.5 |
| Judith Basin | 3.4 | 4.3 | 4.8 | 3.5 | 3.9 | 4.5 | 4.1 | 5.0 | 4.4 | 4.4 | 4.4 | 3.7 | 5.1 |
| Lake | 8.2 | 9.2 | 9.1 | 7.9 | 6.8 | 8.0 | 7.1 | 7.1 | 7.4 | 6.3 | 6.2 | 8.7 | 7.5 |
| Lewis & Clark | 4.5 | 5.7 | 5.6 | 5.1 | 4.1 | 5.2 | 4.5 | 5.0 | 4.8 | 4.5 | 4.3 | 4.4 | 4.3 |
| Liberty | 1.8 | 2.0 | 2.5 | 2.5 | 2.6 | 2.6 | 2.0 | 2.5 | 3.3 | 4.3 | 3.3 | 2.9 | 3.2 |
| Lincoln | 12.3 | 16.5 | 14.5 | 15.7 | 14.9 | 14.9 | 11.7 | 12.1 | 13.1 | 12.4 | 11.8 | 11.3 | 11.5 |
| McCone | 3.2 | 3.8 | 3.3 | 3.3 | 2.5 | 3.1 | 3.4 | 2.5 | 3.8 | 3.7 | 3.2 | 2.4 | 1.7 |
| Madison | 3.2 | 4.7 | 4.9 | 3.8 | 4.6 | 5.0 | 4.1 | 4.4 | 4.3 | 4.5 | 4.0 | 3.4 | 3.7 |
| Meagher | 3.6 | 4.9 | 5.3 | 6.0 | 5.2 | 6.1 | 4.9 | 5.6 | 5.4 | 6.3 | 7.2 | 5.7 | 5.7 |
| Mineral | 8.8 | 10.8 | 10.7 | 9.5 | 9.8 | 12.8 | 9.1 | 9.3 | 10.9 | 9.6 | 9.1 | 8.5 | 8.9 |
| Missoula | 5.9 | 7.6 | 6.7 | 5.8 | 4.6 | 5.2 | 4.0 | 4.3 | 4.3 | 3.6 | 3.4 | 3.8 | 3.9 |
| Musselshell | 7.1 | 7.9 | 7.5 | 6.1 | 6.4 | 8.6 | 8.1 | 7.8 | 7.4 | 8.3 | 7.5 | 6.7 | 7.7 |
| Park | 5.4 | 6.6 | 6.1 | 4.2 | 4.0 | 4.7 | 4.8 | 5.1 | 5.5 | 5.6 | 5.4 | 4.6 | 4.3 |
| Petroleum | 2.3 | 5.2 | 6.1 | 5.9 | 3.8 | 4.3 | 4.2 | 4.7 | 5.2 | 5.9 | 5.5 | 2.3 | 2.8 |
| Philips | 4.8 | 4.9 | 5.6 | 3.9 | 3.2 | 6.2 | 8.5 | 6.8 | 8.6 | 7.9 | 4.8 | 4.4 | 4.7 |
| Pondera | 3.7 | 3.9 | 4.9 | 3.4 | 3.4 | 4.4 | 4.4 | 4.0 | 5.2 | 4.7 | 4.6 | 4.3 | 4.5 |
| Powder River | 1.9 | 2.9 | 2.9 | 2.5 | 2.0 | 2.4 | 1.6 | 1.9 | 3.4 | 3.7 | 3.0 | 1.9 | 2.5 |
| Powell | 4.9 | 6.6 | 7.1 | 9.1 | 7.5 | 7.9 | 5.3 | 5.5 | 5.4 | 5.0 | 4.9 | 5.0 | 6.0 |
| Prairie | 3.7 | 3.9 | 4.1 | 4.1 | 3.6 | 4.6 | 4.7 | 5.6 | 6.4 | 4.1 | 4.3 | 4.7 | 4.4 |
| Ravalli | 8.4 | 10.8 | 9.3 | 8.7 | 5.8 | 6.3 | 6.0 | 6.4 | 7.1 | 6.0 | 5.3 | 4.5 | 5.0 |
| Richland | 6.2 | 7.4 | 7.5 | 7.2 | 5.4 | 5.8 | 5.6 | 5.2 | 6.1 | 6.9 | 6.3 | 4.9 | 5.5 |
| Roosevelt | 10.8 | 11.1 | 12.3 | 9.1 | 9.2 | 10.5 | 10.1 | 9.0 | 9.1 | 9.8 | 9.6 | 7.4 | 7.5 |
| Rosebud | 7.2 | 7.5 | 8.4 | 7.8 | 7.0 | 9.2 | 11.8 | 8.7 | 8.4 | 7.6 | 7.6 | 7.1 | 6.5 |
| Sanders | 11.0 | 15.4 | 13.2 | 12.5 | 11.3 | 14.2 | 12.5 | 10.7 | 10.5 | 9.2 | 8.2 | 8.2 | 8.4 |
| Sheridan | 2.9 | 2.5 | 2.5 | 1.8 | 1.6 | 2.9 | 2.4 | 2.8 | 4.7 | 5.6 | 4.5 | 3.2 | 3.3 |
| Silverbow | 6.9 | 8.2 | 8.1 | 6.9 | 5.2 | 5.8 | 5.8 | 5.0 | 5.8 | 5.6 | 6.1 | 5.2 | 5.2 |
| Stillwater | 3.9 | 8.6 | 6.5 | 4.1 | 4.3 | 5.0 | 4.5 | 5.5 | 4.8 | 4.1 | 4.9 | 3.1 | 3.6 |
| Sweet Grass | 2.5 | 4.0 | 3.1 | 2.8 | 2.8 | 3.7 | 2.9 | 3.8 | 4.5 | 3.4 | 2.6 | 2.5 | 3.2 |
| Teton | 3.0 | 4.2 | 3.3 | 2.4 | 2.7 | 3.4 | 3.4 | 2.9 | 3.9 | 3.6 | 4.2 | 3.5 | 3.6 |
| Toole | 3.1 | 4.3 | 3.8 | 3.8 | 3.7 | 5.4 | 3.8 | 3.4 | 3.7 | 3.8 | 3.5 | 2.8 | 2.7 |
| Treasure | 3.6 | 3.9 | 6.2 | 3.9 | 2.9 | 3.5 | 3.6 | 3.9 | 5.4 | 4.3 | 5.0 | 3.1 | 3.8 |
| Valley | 4.4 | 5.4 | 5.5 | 4.6 | 3.7 | 4.4 | 4.3 | 4.1 | 4.4 | 4.6 | 4.1 | 3.5 | 3.4 |
| Wheatland | 4.0 | 5.6 | 3.7 | 4.3 | 4.1 | 5.1 | 4.4 | 4.5 | 6.9 | 6.0 | 4.6 | 3.4 | 5.0 |
| Wibaux | 3.2 | 6.5 | 5.7 | 3.8 | 5.4 | 4.6 | 3.9 | 3.5 | 6.3 | 4.0 | 4.1 | 2.6 | 3.5 |
| Yellowstone | 5.0 | 5.5 | 5.6 | 4.9 | 4.0 | 4.8 | 4.4 | 4.5 | 4.4 | 4.0 | 3.8 | 3.5 | 3.7 |
| Montana | 6.0 | 7.1 | 6.9 | 6.1 | 5.1 | 5.9 | 5.3 | 5.4 | 5.6 | 5.2 | 5.0 | 4.6 | 4.6 |

Over the last 10 years (1992 to 2002), Montana's labor force has increased 10%, while average annual employment has increased 13%. During the same time period, the unemployment rate dropped 2.3 percentage points or a one-third drop in unemployment.

Some counties within Montana have enjoyed solid employment growth while other areas have continually languished. Carter, Chouteau, Daniels, Garfield, Liberty and Powder River have maintained an average unemployment rate below 3% since 1992. Big Horn, Glacier, Lincoln and Sanders counties have maintained an average unemployment rate in excess of 10% since 1992. Since 1992, the following counties have experienced at least a 2.3 percentage point drop in their unemployment rate: Carter, Fallon, Garfield, Golden Valley, Judith Basin, Liberty, Meagher, Powder River, Sweet Grass and Wheatland.

EMPLOYMENT

Employment by industry is helpful to see where and why job growth and contraction have occurred. The U.S. Bureau of Economic Analysis (BEA) publishes employment by industry based on the SIC. The source of the BEA employment data is the state unemployment insurance system, and represents both full-time and part-time employment. Full-time and part-time jobs are counted at equal weight, thus the BEA statistics by industry will exceed average annual employment produced by the Montana Department of Labor and Industry. Employees, sole proprietors, and partners are included; unpaid family workers and volunteers are excluded.

MONTANA FULL-TIME & PART-TIME EMPLOYMENT
Selected Industries
(Source: BEA)

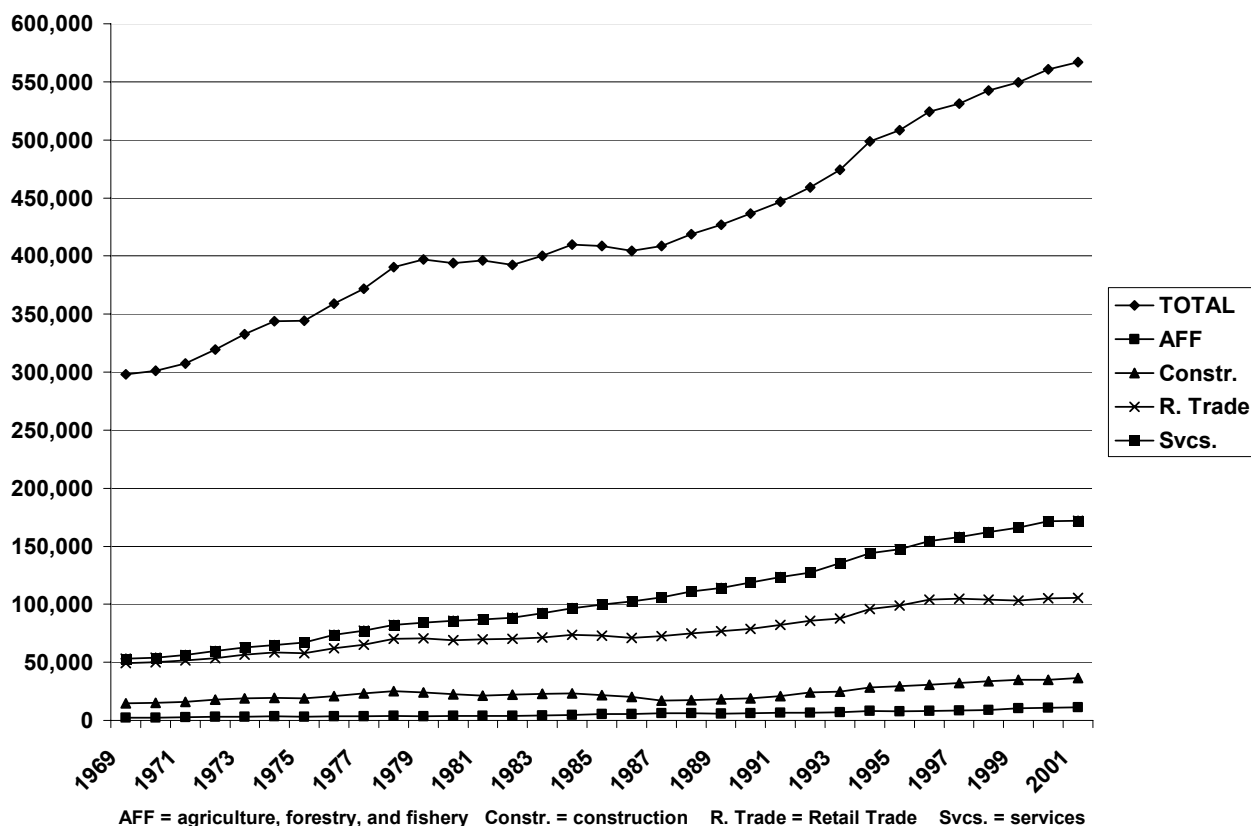


TABLE 1.4
MONTANA EMPLOYMENT BY INDUSTRY
U.S. BUREAU OF ECONOMIC ANALYSIS (BEA)
Based on Standard Industrial Classification (SIC)

| Year | Farm | AFF | Mining | Constr. | Mfg. | TIPU | W. Trade | R. Trade | FIRE | Svcs. | Gov't. | TOTAL |
|------|--------|--------|--------|---------|--------|--------|----------|----------|--------|---------|--------|---------|
| 1969 | 37,172 | 2,320 | 7,073 | 14,574 | 25,727 | 18,933 | 10,493 | 49,268 | 19,282 | 53,078 | 60,032 | 297,952 |
| 1970 | 37,031 | 2,433 | 7,295 | 15,029 | 25,397 | 18,962 | 10,777 | 49,874 | 18,662 | 53,987 | 61,602 | 301,049 |
| 1971 | 37,659 | 2,689 | 6,134 | 15,739 | 25,094 | 19,066 | 10,901 | 51,512 | 18,375 | 56,191 | 63,854 | 307,214 |
| 1972 | 37,184 | 3,014 | 6,953 | 17,750 | 25,555 | 19,987 | 11,781 | 53,608 | 18,597 | 59,881 | 64,955 | 319,265 |
| 1973 | 36,901 | 3,130 | 7,536 | 18,941 | 25,938 | 20,733 | 12,235 | 56,662 | 20,981 | 62,944 | 66,621 | 332,622 |
| 1974 | 37,448 | 3,365 | 8,160 | 19,304 | 25,948 | 21,918 | 12,953 | 58,713 | 21,975 | 64,663 | 69,501 | 343,948 |
| 1975 | 34,176 | 3,244 | 7,305 | 19,070 | 24,692 | 21,891 | 15,653 | 57,658 | 21,866 | 67,311 | 71,359 | 344,225 |
| 1976 | 32,213 | 3,352 | 6,976 | 20,953 | 25,761 | 22,484 | 16,395 | 62,262 | 23,290 | 73,756 | 71,678 | 359,120 |
| 1977 | 30,671 | 3,447 | 7,279 | 23,324 | 27,321 | 23,442 | 16,941 | 65,102 | 24,786 | 77,342 | 72,040 | 371,695 |
| 1978 | 30,522 | 3,696 | 8,305 | 25,082 | 28,821 | 24,921 | 17,674 | 70,188 | 25,037 | 82,386 | 73,805 | 390,437 |
| 1979 | 32,172 | 3,602 | 8,784 | 23,968 | 29,069 | 26,404 | 18,536 | 70,678 | 24,946 | 84,231 | 74,528 | 396,918 |
| 1980 | 31,611 | 3,698 | 9,770 | 22,360 | 26,319 | 26,368 | 18,833 | 69,028 | 25,321 | 85,928 | 74,776 | 394,012 |
| 1981 | 31,271 | 3,977 | 12,589 | 21,165 | 25,156 | 26,476 | 19,156 | 69,851 | 26,277 | 86,757 | 73,616 | 396,291 |
| 1982 | 30,743 | 3,999 | 10,634 | 22,083 | 22,392 | 25,844 | 18,271 | 70,240 | 26,412 | 88,575 | 73,113 | 392,306 |
| 1983 | 32,967 | 4,431 | 9,040 | 22,868 | 24,247 | 24,448 | 18,021 | 71,337 | 26,675 | 92,254 | 73,799 | 400,087 |
| 1984 | 31,891 | 4,831 | 9,308 | 23,235 | 25,005 | 25,480 | 18,371 | 73,590 | 27,175 | 96,629 | 74,373 | 409,888 |
| 1985 | 31,875 | 5,323 | 8,223 | 21,682 | 24,400 | 25,362 | 17,532 | 72,814 | 26,931 | 99,710 | 74,925 | 408,777 |
| 1986 | 31,980 | 5,342 | 6,990 | 20,314 | 23,829 | 24,313 | 16,162 | 71,174 | 26,834 | 102,334 | 75,227 | 404,499 |
| 1987 | 32,221 | 6,162 | 7,663 | 17,144 | 24,421 | 23,368 | 16,534 | 72,426 | 27,221 | 105,888 | 75,466 | 408,514 |
| 1988 | 31,622 | 6,114 | 7,840 | 17,656 | 25,099 | 23,240 | 16,290 | 74,975 | 28,175 | 110,867 | 76,822 | 418,700 |
| 1989 | 30,743 | 5,749 | 7,849 | 18,365 | 26,325 | 23,221 | 17,083 | 77,020 | 27,911 | 114,118 | 78,365 | 426,749 |
| 1990 | 30,576 | 6,154 | 7,824 | 19,070 | 26,342 | 23,858 | 17,449 | 78,715 | 27,693 | 118,623 | 80,270 | 436,574 |
| 1991 | 29,741 | 6,587 | 7,420 | 20,938 | 25,591 | 24,401 | 18,055 | 82,113 | 27,874 | 123,409 | 80,736 | 446,865 |
| 1992 | 28,945 | 6,524 | 7,343 | 24,134 | 26,787 | 23,755 | 18,647 | 85,658 | 27,235 | 127,133 | 83,152 | 459,313 |
| 1993 | 29,629 | 7,000 | 7,346 | 24,835 | 27,361 | 24,340 | 18,881 | 87,894 | 28,518 | 135,614 | 82,754 | 474,172 |
| 1994 | 30,004 | 8,216 | 7,167 | 28,193 | 28,116 | 25,299 | 19,464 | 95,936 | 29,185 | 143,958 | 83,255 | 498,793 |
| 1995 | 30,686 | 7,750 | 6,866 | 29,356 | 28,174 | 25,287 | 19,872 | 98,839 | 31,397 | 147,349 | 82,709 | 508,285 |
| 1996 | 30,810 | 8,123 | 6,856 | 30,783 | 29,019 | 25,338 | 20,041 | 104,060 | 32,627 | 154,330 | 82,463 | 524,450 |
| 1997 | 29,981 | 8,411 | 6,966 | 32,109 | 29,326 | 25,861 | 20,234 | 104,632 | 33,211 | 158,098 | 82,336 | 531,165 |
| 1998 | 32,061 | 9,111 | 6,757 | 33,771 | 29,072 | 26,795 | 20,789 | 103,848 | 34,736 | 162,244 | 83,320 | 542,504 |
| 1999 | 31,972 | 10,593 | 6,698 | 34,904 | 29,029 | 27,090 | 20,762 | 103,338 | 35,357 | 166,239 | 83,687 | 549,669 |
| 2000 | 32,579 | 10,818 | 6,515 | 35,045 | 29,217 | 28,076 | 20,497 | 105,230 | 37,377 | 171,589 | 84,051 | 560,994 |
| 2001 | 31,127 | 11,220 | 7,101 | 36,343 | 28,364 | 27,878 | 20,056 | 105,725 | 38,593 | 171,748 | 88,799 | 566,954 |

AFF = agriculture, forestry and fishery TIPU = transportation, information and public utilities
W. Trade = wholesale trade R. Trade = retail trade FIRE = finance, insurance and real estate

The only industry that showed a decrease in employment from 1969 to 2001 was farming (16% decrease). Mining showed a significant increase in the early 1980's, but has otherwise remained relatively steady from 1969 to 2001. The three largest industries in terms of percent of total employment in 2001 were services (30%), retail trade (19%) and government (16%). The next largest industry, FIRE, only accounted for 7% of employment in 2001.

Class of Worker

Table I.5 on the following page shows Montana's class of worker. The total employed persons over 16 of 425,977 was based on the count as of the 2000 Census; the Montana Dept. of Labor & Industry employment of 452,860 represents average annual employment. Since the 1990 Census, total workers have increased 21%; the percentage that are private salary and wage workers (65.7% of total in 1990) has increased since 1990 while the percentage that are government (20.1% of total in 1990) and self-employed workers (13.2% of total) has decreased since 1990.

TABLE I.5
CLASS OF MONTANA'S WORKERS
 Census 2000

| County | Total Civilians 16 and Over Employed | CLASS OF WORKER | | | |
|----------------------------|--|----------------------------|---------------|---------------|---------------|
| | | Private Wage and Salary | Government | Self-Employed | Unpaid Family |
| Beaverhead | 4,478 | 2,819 | 1,136 | 474 | 49 |
| Big Horn | 4,660 | 2,397 | 1,805 | 435 | 23 |
| Blaine | 2,789 | 1,286 | 1,003 | 467 | 33 |
| Broadwater | 2,032 | 1,212 | 422 | 366 | 32 |
| Carbon | 4,566 | 2,982 | 692 | 850 | 42 |
| Carter | 743 | 301 | 100 | 306 | 36 |
| Cascade | 34,792 | 25,403 | 5,949 | 3,256 | 184 |
| Chouteau | 2,600 | 1,477 | 533 | 551 | 39 |
| Custer | 5,554 | 3,535 | 1,307 | 683 | 29 |
| Daniels | 903 | 471 | 179 | 239 | 14 |
| Dawson | 4,358 | 2,937 | 878 | 514 | 29 |
| Deer Lodge | 3,790 | 2,342 | 999 | 415 | 34 |
| Fallon | 1,429 | 860 | 304 | 259 | 6 |
| Fergus | 5,589 | 3,250 | 1,064 | 1,143 | 132 |
| Flathead | 34,680 | 26,146 | 3,997 | 4,404 | 133 |
| Gallatin | 37,611 | 26,450 | 6,751 | 4,219 | 191 |
| Garfield | 654 | 293 | 137 | 208 | 16 |
| Glacier | 4,750 | 2,155 | 2,117 | 384 | 94 |
| Golden Valley | 512 | 234 | 96 | 127 | 55 |
| Granite | 1,272 | 738 | 266 | 241 | 27 |
| Hill | 7,415 | 5,201 | 1,486 | 654 | 74 |
| Jefferson | 4,895 | 2,804 | 1,529 | 547 | 15 |
| Judith Basin | 1,068 | 505 | 179 | 321 | 63 |
| Lake | 11,069 | 6,848 | 2,387 | 1,751 | 83 |
| Lewis and Clark | 28,651 | 17,901 | 8,076 | 2,594 | 80 |
| Liberty | 893 | 574 | 137 | 154 | 28 |
| Lincoln | 6,814 | 4,426 | 1,465 | 839 | 84 |
| McCone | 1,011 | 578 | 161 | 249 | 23 |
| Madison | 3,169 | 1,905 | 574 | 648 | 42 |
| Meagher | 904 | 530 | 169 | 189 | 16 |
| Mineral | 1,678 | 1,109 | 285 | 262 | 22 |
| Missoula | 50,436 | 37,088 | 8,604 | 4,596 | 148 |
| Musselshell | 1,929 | 1,147 | 326 | 419 | 37 |
| Park | 7,857 | 5,708 | 1,036 | 1,053 | 60 |
| Petroleum | 232 | 81 | 62 | 89 | 0 |
| Phillips | 2,154 | 1,230 | 485 | 387 | 52 |
| Pondera | 2,699 | 1,600 | 620 | 422 | 57 |
| Powder River | 924 | 409 | 238 | 249 | 28 |
| Powell | 2,602 | 1,427 | 774 | 377 | 24 |
| Prairie | 577 | 302 | 133 | 137 | 5 |
| Ravalli | 15,730 | 10,563 | 2,243 | 2,793 | 131 |
| Richland | 4,465 | 3,149 | 700 | 554 | 62 |
| Roosevelt | 3,867 | 1,788 | 1,452 | 579 | 48 |
| Rosebud | 3,926 | 2,528 | 984 | 386 | 28 |
| Sanders | 3,952 | 2,460 | 730 | 717 | 45 |
| Sheridan | 1,877 | 1,145 | 293 | 402 | 37 |
| Silver Bow | 15,768 | 12,044 | 2,581 | 1,046 | 97 |
| Stillwater | 3,907 | 2,876 | 478 | 515 | 38 |
| Sweet Grass | 1,772 | 1,025 | 316 | 393 | 38 |
| Teton | 2,719 | 1,661 | 490 | 525 | 43 |
| Toole | 2,280 | 1,433 | 554 | 254 | 39 |
| Treasure | 429 | 252 | 92 | 75 | 10 |
| Valley | 3,511 | 2,253 | 687 | 526 | 45 |
| Wheatland | 1,020 | 512 | 174 | 231 | 103 |
| Wibaux | 503 | 279 | 109 | 98 | 17 |
| Yellowstone | 65,512 | 52,002 | 7,779 | 5,540 | 191 |
| Montana | 425,977 | 294,631 | 78,123 | 50,112 | 3,111 |
| Percentage of Total | 100.0% | 69.2% | 18.3% | 11.8% | 0.7% |

Occupation

The occupation of Montana's workers from Census 2000 is in Table I.6 on the following page. The majority of Montana's workers were employed in either a management or sales and office position. While Census 1990 figures are not directly comparable since the occupation categories have changed somewhat, there clearly has been growth in the management, service, and sales and office categories (34% combined increase) and decline in the farming, fishing and forestry category (68% decline) since 1990.

Method of Transportation

Table I.7 shows the method of transportation used by Montana's workers to get to their job. Almost three-quarters of workers drove alone to their job. While the percentage of workers utilizing public transportation was below 1%, not all counties have extensive public transportation systems. Not surprisingly, Missoula (1.3%) and Yellowstone (1.1%) counties had the highest percentages. The overall percentage of carpoolers has not changed since 1990, while the percentage of those driving alone has increased slightly. There was a slight drop in the combined percentage of workers walking or working at home since 1990 (these categories were combined in the 1990 Census).

Educational Attainment

According to the Montana Department of Labor and Industry, the majority of Montana's jobs require a 2-year degree or less. Montana has a highly educated population. 87.2% of all Montanans are high school graduates, 55.9% have at least some college, and 30.2% have an associate degree or higher. Given that 24.4% of Montanans have a bachelor degree or higher, this demonstrates that many residents are "underemployed"¹. (The percentage with a bachelor's degree or higher ranges from a high of 41% in Gallatin County to a low of 12.3% in Mineral County.) Table I.8 details educational attainment by County from Census 2000. The underemployment concept is further magnified by the lack of higher-paying jobs and the predominance of lower-paying jobs.

Using Montana's Job Service clients in Yellowstone County in 2000, it was estimated that 25%² of those individuals seeking better employment in Yellowstone County were over-qualified ("underemployed") for their last job. While this percentage cannot be directly applied to other counties in the state, it would be reasonable to assume that this "underemployment" exists in other counties in Montana given its residents' education and job status.

¹ Over-qualified/underemployed refers to job requirements compared to educational attainment.

² This percentage could be higher if work-related skills and experience were also factored into the analysis.

TABLE I.6
OCCUPATION OF MONTANA'S WORKERS
 Census 2000

| County | Total Civilians 16 and Over Employed | OCCUPATION | | | | | |
|----------------------------|--|----------------|---------------|---------------------|--------------------------------------|---|---|
| | | Management | Service | Sales and Office | Farming, Fishing, and Forestry | Construction, Extraction, and Maintenance | Production, Transportation, Material Moving |
| Beaverhead | 4,478 | 1,548 | 896 | 784 | 304 | 453 | 493 |
| Big Horn | 4,660 | 1,559 | 1,076 | 995 | 158 | 531 | 341 |
| Blaine | 2,789 | 1,155 | 470 | 503 | 160 | 310 | 191 |
| Broadwater | 2,032 | 660 | 312 | 381 | 90 | 314 | 275 |
| Carbon | 4,566 | 1,617 | 763 | 977 | 131 | 631 | 447 |
| Carter | 743 | 442 | 66 | 86 | 64 | 62 | 23 |
| Cascade | 34,792 | 10,626 | 6,401 | 10,324 | 331 | 3,478 | 3,632 |
| Chouteau | 2,600 | 1,179 | 392 | 443 | 169 | 209 | 208 |
| Custer | 5,554 | 1,783 | 1,230 | 1,417 | 152 | 544 | 428 |
| Daniels | 903 | 391 | 123 | 212 | 51 | 71 | 55 |
| Dawson | 4,358 | 1,425 | 876 | 913 | 90 | 573 | 481 |
| Deer Lodge | 3,790 | 1,048 | 1,208 | 727 | 47 | 399 | 361 |
| Fallon | 1,429 | 493 | 258 | 265 | 45 | 172 | 196 |
| Fergus | 5,589 | 2,070 | 1,012 | 1,132 | 198 | 618 | 559 |
| Flathead | 34,680 | 9,777 | 5,452 | 9,031 | 658 | 4,440 | 5,322 |
| Gallatin | 37,611 | 13,301 | 5,807 | 9,646 | 523 | 4,268 | 4,066 |
| Garfield | 654 | 320 | 79 | 87 | 61 | 54 | 53 |
| Glacier | 4,750 | 1,796 | 948 | 1,001 | 159 | 463 | 383 |
| Golden Valley | 512 | 225 | 78 | 66 | 44 | 48 | 51 |
| Granite | 1,272 | 397 | 219 | 228 | 116 | 178 | 134 |
| Hill | 7,415 | 2,458 | 1,404 | 1,653 | 205 | 939 | 756 |
| Jefferson | 4,895 | 1,925 | 797 | 1,129 | 77 | 583 | 384 |
| Judith Basin | 1,068 | 534 | 152 | 152 | 97 | 53 | 80 |
| Lake | 11,069 | 3,474 | 1,748 | 2,523 | 459 | 1,305 | 1,560 |
| Lewis and Clark | 28,651 | 11,350 | 4,217 | 7,886 | 292 | 2,358 | 2,548 |
| Liberty | 893 | 365 | 134 | 192 | 65 | 78 | 59 |
| Lincoln | 6,814 | 1,844 | 1,241 | 1,520 | 300 | 725 | 1,184 |
| McCone | 1,011 | 436 | 114 | 240 | 61 | 91 | 69 |
| Madison | 3,169 | 1,028 | 469 | 621 | 206 | 478 | 367 |
| Meagher | 904 | 311 | 152 | 162 | 132 | 101 | 46 |
| Mineral | 1,678 | 406 | 314 | 368 | 68 | 253 | 269 |
| Missoula | 50,436 | 16,273 | 9,048 | 14,286 | 458 | 4,884 | 5,487 |
| Musselshell | 1,929 | 591 | 291 | 402 | 121 | 301 | 223 |
| Park | 7,857 | 2,444 | 1,506 | 1,645 | 152 | 1,230 | 880 |
| Petroleum | 232 | 120 | 25 | 26 | 25 | 30 | 6 |
| Phillips | 2,154 | 778 | 373 | 472 | 144 | 162 | 225 |
| Pondera | 2,699 | 1,122 | 420 | 574 | 95 | 218 | 270 |
| Powder River | 924 | 414 | 148 | 125 | 114 | 60 | 63 |
| Powell | 2,602 | 846 | 571 | 478 | 136 | 199 | 372 |
| Prairie | 577 | 277 | 83 | 96 | 27 | 45 | 49 |
| Ravalli | 15,730 | 5,068 | 2,433 | 3,772 | 375 | 2,217 | 1,865 |
| Richland | 4,465 | 1,459 | 704 | 984 | 197 | 527 | 594 |
| Roosevelt | 3,867 | 1,500 | 780 | 833 | 89 | 351 | 314 |
| Rosebud | 3,926 | 1,336 | 722 | 657 | 154 | 550 | 507 |
| Sanders | 3,952 | 1,190 | 623 | 666 | 208 | 574 | 691 |
| Sheridan | 1,877 | 710 | 333 | 367 | 64 | 158 | 245 |
| Silver Bow | 15,768 | 5,102 | 3,063 | 4,265 | 114 | 1,478 | 1,746 |
| Stillwater | 3,907 | 1,091 | 529 | 752 | 129 | 823 | 583 |
| Sweet Grass | 1,772 | 624 | 322 | 337 | 121 | 219 | 149 |
| Teton | 2,719 | 1,070 | 423 | 548 | 148 | 266 | 264 |
| Toole | 2,280 | 692 | 554 | 541 | 71 | 206 | 216 |
| Treasure | 429 | 147 | 70 | 75 | 71 | 40 | 26 |
| Valley | 3,511 | 1,237 | 683 | 840 | 112 | 367 | 272 |
| Wheatland | 1,020 | 382 | 210 | 147 | 140 | 86 | 55 |
| Wibaux | 503 | 206 | 75 | 76 | 27 | 55 | 64 |
| Yellowstone | 65,512 | 20,334 | 10,919 | 20,164 | 441 | 5,944 | 7,710 |
| Montana | 425,977 | 140,956 | 73,316 | 108,792 | 9,246 | 45,770 | 47,897 |
| Percentage of Total | 100.0% | 33.1% | 17.2% | 25.5% | 2.2% | 10.8% | 11.2% |

TABLE I.7
TRANSPORTATION USED TO GET TO WORK
 Census 2000

| County | Total Workers 16 Years And Older | Method of Transportation to Work | | | | | | | |
|-------------------|--|----------------------------------|--------------------------------------|----------------------------------|--------------------|-----------------|---------------|----------------|-------------------|
| | | Drove Car, Or Van Alone | Carpooled in Car, Truck or Van | Took Public Transportation | Rode Motorcycle | Rode Bicycle | Walked | Other Means | Worked At Home |
| Beaverhead | 4,403 | 3,060 | 441 | 24 | 5 | 19 | 504 | 33 | 317 |
| Big Horn | 4,576 | 2,970 | 961 | 4 | 0 | 0 | 346 | 70 | 225 |
| Blaine | 2,749 | 1,683 | 460 | 12 | 0 | 7 | 257 | 39 | 291 |
| Broadwater | 1,995 | 1,347 | 295 | 0 | 0 | 12 | 130 | 18 | 193 |
| Carbon | 4,468 | 2,951 | 570 | 39 | 5 | 42 | 297 | 52 | 512 |
| Carter | 742 | 247 | 68 | 3 | 3 | 0 | 83 | 12 | 326 |
| Cascade | 37,275 | 30,017 | 3,966 | 297 | 45 | 147 | 1,241 | 132 | 1,430 |
| Chouteau | 2,548 | 1,559 | 275 | 13 | 4 | 15 | 260 | 38 | 384 |
| Custer | 5,480 | 4,264 | 544 | 9 | 11 | 51 | 274 | 2 | 325 |
| Daniels | 895 | 535 | 95 | 0 | 0 | 2 | 111 | 3 | 149 |
| Dawson | 4,291 | 3,120 | 547 | 2 | 4 | 39 | 226 | 26 | 327 |
| Deer Lodge | 3,744 | 2,818 | 537 | 3 | 0 | 0 | 211 | 36 | 139 |
| Fallon | 1,408 | 1,030 | 135 | 2 | 0 | 2 | 98 | 4 | 137 |
| Fergus | 5,472 | 3,688 | 642 | 15 | 6 | 10 | 442 | 23 | 646 |
| Flathead | 34,045 | 26,229 | 4,139 | 136 | 14 | 201 | 1,373 | 232 | 1,721 |
| Gallatin | 36,773 | 25,944 | 4,586 | 107 | 56 | 697 | 2,527 | 188 | 2,668 |
| Garfield | 646 | 389 | 66 | 0 | 0 | 0 | 101 | 0 | 90 |
| Glacier | 4,692 | 2,961 | 1,047 | 4 | 0 | 8 | 375 | 50 | 247 |
| Golden Valley | 512 | 202 | 73 | 0 | 0 | 4 | 71 | 2 | 160 |
| Granite | 1,261 | 821 | 144 | 5 | 0 | 2 | 131 | 25 | 133 |
| Hill | 7,335 | 5,718 | 771 | 16 | 23 | 49 | 426 | 26 | 306 |
| Jefferson | 4,842 | 3,641 | 678 | 8 | 10 | 13 | 178 | 21 | 293 |
| Judith Basin | 1,056 | 588 | 121 | 2 | 0 | 4 | 109 | 2 | 230 |
| Lake | 10,815 | 7,696 | 1,567 | 45 | 0 | 22 | 474 | 81 | 930 |
| Lewis and Clark | 28,411 | 21,570 | 3,439 | 127 | 26 | 187 | 1,574 | 111 | 1,377 |
| Liberty | 881 | 466 | 69 | 0 | 4 | 19 | 156 | 0 | 167 |
| Lincoln | 6,721 | 4,994 | 718 | 10 | 6 | 51 | 352 | 101 | 489 |
| McCone | 997 | 602 | 109 | 4 | 0 | 4 | 112 | 3 | 163 |
| Madison | 3,109 | 1,948 | 470 | 3 | 2 | 8 | 284 | 24 | 370 |
| Meagher | 891 | 550 | 132 | 0 | 0 | 5 | 79 | 4 | 121 |
| Mineral | 1,629 | 1,107 | 271 | 0 | 0 | 13 | 120 | 8 | 110 |
| Missoula | 49,448 | 36,236 | 5,461 | 657 | 37 | 1,776 | 2,717 | 326 | 2,238 |
| Musselshell | 1,888 | 1,290 | 202 | 6 | 0 | 6 | 210 | 13 | 161 |
| Park | 7,712 | 5,286 | 906 | 107 | 0 | 52 | 548 | 100 | 713 |
| Petroleum | 228 | 80 | 34 | 0 | 0 | 0 | 56 | 3 | 55 |
| Phillips | 2,115 | 1,317 | 249 | 2 | 0 | 19 | 307 | 0 | 221 |
| Pondera | 2,691 | 1,748 | 301 | 6 | 11 | 12 | 323 | 25 | 265 |
| Powder River | 922 | 536 | 79 | 0 | 0 | 0 | 123 | 0 | 184 |
| Powell | 2,553 | 1,709 | 334 | 2 | 0 | 2 | 238 | 14 | 254 |
| Prairie | 569 | 293 | 41 | 2 | 0 | 8 | 171 | 5 | 49 |
| Ravalli | 15,362 | 10,706 | 2,195 | 36 | 27 | 44 | 715 | 126 | 1,513 |
| Richland | 4,410 | 3,321 | 505 | 2 | 2 | 23 | 194 | 10 | 353 |
| Roosevelt | 3,792 | 2,631 | 487 | 9 | 2 | 16 | 352 | 23 | 272 |
| Rosebud | 3,873 | 2,686 | 618 | 7 | 4 | 39 | 356 | 29 | 134 |
| Sanders | 3,903 | 2,536 | 637 | 19 | 0 | 20 | 284 | 38 | 369 |
| Sheridan | 1,816 | 1,194 | 190 | 4 | 0 | 12 | 190 | 5 | 221 |
| Silver Bow | 15,601 | 12,664 | 1,639 | 90 | 7 | 18 | 655 | 103 | 425 |
| Stillwater | 3,847 | 2,422 | 606 | 205 | 4 | 10 | 234 | 20 | 346 |
| Sweet Grass | 1,753 | 1,002 | 278 | 37 | 0 | 4 | 158 | 17 | 257 |
| Teton | 2,669 | 1,714 | 284 | 2 | 4 | 22 | 240 | 23 | 380 |
| Toole | 2,239 | 1,517 | 296 | 1 | 0 | 2 | 216 | 16 | 191 |
| Treasure | 429 | 267 | 42 | 2 | 0 | 1 | 56 | 2 | 59 |
| Valley | 3,470 | 2,585 | 343 | 17 | 0 | 2 | 243 | 6 | 274 |
| Wheatland | 1,013 | 465 | 104 | 2 | 0 | 2 | 159 | 6 | 275 |
| Wibaux | 497 | 317 | 58 | 0 | 0 | 0 | 24 | 7 | 91 |
| Yellowstone | 64,697 | 52,635 | 6,367 | 707 | 16 | 326 | 1,645 | 366 | 2,635 |
| Montana | 422,159 | 311,872 | 50,192 | 2,812 | 338 | 4,049 | 23,336 | 2,649 | 26,911 |
| Percentage | 100.0% | 73.9% | 11.9% | 0.7% | 0.1% | 1.0% | 5.5% | 0.6% | 6.4% |

TABLE I.8
EDUCATIONAL ATTAINMENT BY COUNTY
Census 2000

| County | Total Population 25 Years and Over | Population 25 Years and Over | | | | | | | | | | | | | |
|-----------------|---|------------------------------|------------|------------------------------|------------|-------------------------|-------------|---------------------------|-------------|---------------------|------------|--------------------|-------------|------------------------|------------|
| | | Less than 9th Grade | | 9th-12th Grade No Diploma | | High school Graduate | | Some College No Degree | | Associate Degree | | Bachelor Degree | | Professional Degree | |
| | | # | % | # | % | # | % | # | % | # | % | # | % | # | % |
| Beaverhead | 5,825 | 220 | 3.8 | 405 | 7.0 | 1,693 | 29.1 | 1,650 | 28.3 | 321 | 5.5 | 1,087 | 18.7 | 449 | 7.7 |
| Big Horn | 7,051 | 493 | 7.0 | 1,168 | 16.6 | 2,132 | 30.2 | 1,839 | 26.1 | 411 | 5.8 | 709 | 10.1 | 299 | 4.2 |
| Blaine | 4,144 | 342 | 8.3 | 542 | 13.1 | 1,161 | 28.0 | 978 | 23.6 | 400 | 9.7 | 570 | 13.8 | 151 | 3.6 |
| Broadwater | 3,061 | 114 | 3.7 | 340 | 11.1 | 1,215 | 39.7 | 778 | 25.4 | 154 | 5.0 | 356 | 11.6 | 104 | 3.4 |
| Carbon | 6,701 | 283 | 4.2 | 517 | 7.7 | 2,415 | 36.0 | 1,571 | 23.4 | 355 | 5.3 | 1,133 | 16.9 | 427 | 6.4 |
| Carter | 946 | 93 | 9.8 | 65 | 6.9 | 339 | 35.8 | 250 | 26.4 | 70 | 7.4 | 111 | 11.7 | 18 | 1.9 |
| Cascade | 52,333 | 2,158 | 4.1 | 4,590 | 8.8 | 17,448 | 33.3 | 13,360 | 25.5 | 3,538 | 6.8 | 7,750 | 14.8 | 3,489 | 6.7 |
| Chouteau | 3,837 | 189 | 4.9 | 305 | 7.9 | 1,168 | 30.4 | 1,054 | 27.5 | 333 | 8.7 | 618 | 16.1 | 170 | 4.4 |
| Custer | 7,819 | 552 | 7.1 | 631 | 8.1 | 2,327 | 29.8 | 2,148 | 27.5 | 690 | 8.8 | 960 | 12.3 | 511 | 6.5 |
| Daniels | 1,467 | 99 | 6.7 | 117 | 8.0 | 532 | 36.3 | 416 | 28.4 | 96 | 6.5 | 177 | 12.1 | 30 | 2.0 |
| Dawson | 6,161 | 475 | 7.7 | 591 | 9.6 | 1,879 | 30.5 | 1,702 | 27.6 | 585 | 9.5 | 706 | 11.5 | 223 | 3.6 |
| Deer Lodge | 6,584 | 395 | 6.0 | 623 | 9.5 | 2,830 | 43.0 | 1,452 | 22.1 | 313 | 4.8 | 700 | 10.6 | 271 | 4.1 |
| Fallon | 1,935 | 148 | 7.6 | 129 | 6.7 | 839 | 43.4 | 419 | 21.7 | 121 | 6.3 | 209 | 10.8 | 70 | 3.6 |
| Fergus | 8,290 | 474 | 5.7 | 658 | 7.9 | 3,049 | 36.8 | 2,073 | 25.0 | 453 | 5.5 | 1,187 | 14.3 | 396 | 4.8 |
| Flathead | 49,648 | 1,794 | 3.6 | 4,478 | 9.0 | 15,197 | 30.6 | 13,588 | 27.4 | 3,454 | 7.0 | 7,971 | 16.1 | 3,166 | 6.4 |
| Gallatin | 40,461 | 812 | 2.0 | 1,879 | 4.6 | 8,594 | 21.2 | 10,500 | 26.0 | 2,083 | 5.1 | 11,385 | 28.1 | 5,208 | 12.9 |
| Garfield | 871 | 46 | 5.3 | 87 | 10.0 | 338 | 38.8 | 210 | 24.1 | 44 | 5.1 | 128 | 14.7 | 18 | 2.1 |
| Glacier | 7,383 | 593 | 8.0 | 987 | 13.4 | 2,012 | 27.3 | 1,940 | 26.3 | 633 | 8.6 | 801 | 10.8 | 417 | 5.6 |
| Golden Valley | 704 | 137 | 19.5 | 71 | 10.1 | 203 | 28.8 | 148 | 21.0 | 31 | 4.4 | 94 | 13.4 | 20 | 2.8 |
| Granite | 1,988 | 84 | 4.2 | 159 | 8.0 | 693 | 34.9 | 526 | 26.5 | 87 | 4.4 | 364 | 18.3 | 75 | 3.8 |
| Hill | 10,031 | 580 | 5.8 | 743 | 7.4 | 3,222 | 32.1 | 2,534 | 25.3 | 945 | 9.4 | 1,398 | 13.9 | 609 | 6.1 |
| Jefferson | 6,717 | 235 | 3.5 | 424 | 6.3 | 2,098 | 31.2 | 1,688 | 25.1 | 414 | 6.2 | 1,258 | 18.7 | 600 | 8.9 |
| Judith Basin | 1,595 | 86 | 5.4 | 111 | 7.0 | 485 | 30.4 | 450 | 28.2 | 87 | 5.5 | 305 | 19.1 | 71 | 4.5 |
| Lake | 16,971 | 700 | 4.1 | 1,973 | 11.6 | 5,389 | 31.8 | 4,122 | 24.3 | 1,021 | 6.0 | 2,650 | 15.6 | 1,116 | 6.6 |
| Lewis and Clark | 36,690 | 802 | 2.2 | 2,369 | 6.5 | 10,742 | 29.3 | 9,316 | 25.4 | 1,874 | 5.1 | 7,799 | 21.3 | 3,788 | 10.3 |
| Liberty | 1,470 | 211 | 14.4 | 156 | 10.6 | 368 | 25.0 | 393 | 26.7 | 83 | 5.6 | 208 | 14.1 | 51 | 3.5 |
| Lincoln | 13,008 | 851 | 6.5 | 1,720 | 13.2 | 4,948 | 38.0 | 3,016 | 23.2 | 695 | 5.3 | 1,217 | 9.4 | 561 | 4.3 |
| McCone | 1,374 | 77 | 5.6 | 114 | 8.3 | 525 | 38.2 | 349 | 25.4 | 84 | 6.1 | 182 | 13.2 | 43 | 3.1 |
| Madison | 4,945 | 146 | 3.0 | 359 | 7.3 | 1,613 | 32.6 | 1,278 | 25.8 | 287 | 5.8 | 972 | 19.7 | 290 | 5.9 |
| Meagher | 1,334 | 84 | 6.3 | 138 | 10.3 | 496 | 37.2 | 304 | 22.8 | 62 | 4.6 | 204 | 15.3 | 46 | 3.4 |
| Mineral | 2,691 | 107 | 4.0 | 345 | 12.8 | 1,177 | 43.7 | 648 | 24.1 | 82 | 3.0 | 250 | 9.3 | 82 | 3.0 |
| Missoula | 59,298 | 1,499 | 2.5 | 3,845 | 6.5 | 15,733 | 26.5 | 15,870 | 26.8 | 2,901 | 4.9 | 13,084 | 22.1 | 6,366 | 10.7 |
| Musselshell | 3,181 | 184 | 5.8 | 369 | 11.6 | 1,212 | 38.1 | 708 | 22.3 | 177 | 5.6 | 402 | 12.6 | 129 | 4.1 |
| Park | 11,013 | 449 | 4.1 | 919 | 8.3 | 3,555 | 32.3 | 3,041 | 27.6 | 507 | 4.6 | 1,755 | 15.9 | 787 | 7.1 |
| Petroleum | 333 | 15 | 4.5 | 42 | 12.6 | 119 | 35.7 | 83 | 24.9 | 16 | 4.8 | 55 | 16.5 | 3 | 0.9 |
| Phillips | 3,102 | 249 | 8.0 | 297 | 9.6 | 1,102 | 35.5 | 774 | 25.0 | 151 | 4.9 | 431 | 13.9 | 98 | 3.2 |
| Pondera | 4,108 | 391 | 9.5 | 366 | 8.9 | 1,435 | 34.9 | 891 | 21.7 | 213 | 5.2 | 577 | 14.0 | 235 | 5.7 |
| Powder River | 1,272 | 60 | 4.7 | 151 | 11.9 | 399 | 31.4 | 352 | 27.7 | 107 | 8.4 | 155 | 12.2 | 48 | 3.8 |
| Powell | 5,098 | 286 | 5.6 | 636 | 12.5 | 1,981 | 38.9 | 1,288 | 25.3 | 241 | 4.7 | 432 | 8.5 | 234 | 4.6 |
| Prairie | 913 | 116 | 12.7 | 78 | 8.5 | 295 | 32.3 | 210 | 23.0 | 79 | 8.7 | 112 | 12.3 | 23 | 2.5 |
| Ravalli | 24,565 | 664 | 2.7 | 2,435 | 9.9 | 7,738 | 31.5 | 6,916 | 28.2 | 1,284 | 5.2 | 3,897 | 15.9 | 1,631 | 6.6 |
| Richland | 6,398 | 456 | 7.1 | 600 | 9.4 | 2,266 | 35.4 | 1,563 | 24.4 | 413 | 6.5 | 899 | 14.1 | 201 | 3.1 |
| Roosevelt | 6,107 | 456 | 7.5 | 730 | 12.0 | 1,979 | 32.4 | 1,507 | 24.7 | 481 | 7.9 | 763 | 12.5 | 191 | 3.1 |
| Rosebud | 5,543 | 237 | 4.3 | 625 | 11.3 | 1,993 | 36.0 | 1,281 | 23.1 | 431 | 7.8 | 713 | 12.9 | 263 | 4.7 |
| Sanders | 7,242 | 369 | 5.1 | 995 | 13.7 | 2,693 | 37.2 | 1,651 | 22.8 | 408 | 5.6 | 798 | 11.0 | 328 | 4.5 |
| Sheridan | 2,931 | 283 | 9.7 | 268 | 9.1 | 924 | 31.5 | 765 | 26.1 | 152 | 5.2 | 448 | 15.3 | 91 | 3.1 |
| Silver Bow | 23,097 | 1,069 | 4.6 | 2,369 | 10.3 | 7,931 | 34.3 | 5,674 | 24.6 | 1,042 | 4.5 | 3,426 | 14.8 | 1,586 | 6.9 |
| Stillwater | 5,632 | 184 | 3.3 | 522 | 9.3 | 2,201 | 39.1 | 1,413 | 25.1 | 307 | 5.5 | 738 | 13.1 | 267 | 4.7 |
| Sweet Grass | 2,487 | 93 | 3.7 | 183 | 7.4 | 880 | 35.4 | 608 | 24.4 | 137 | 5.5 | 457 | 18.4 | 129 | 5.2 |
| Teton | 4,295 | 389 | 9.1 | 324 | 7.5 | 1,365 | 31.8 | 1,090 | 25.4 | 233 | 5.4 | 687 | 16.0 | 207 | 4.8 |
| Toole | 3,570 | 264 | 7.4 | 416 | 11.7 | 1,253 | 35.1 | 851 | 23.8 | 188 | 5.3 | 474 | 13.3 | 124 | 3.5 |
| Treasure | 577 | 10 | 1.7 | 69 | 12.0 | 237 | 41.1 | 134 | 23.2 | 22 | 3.8 | 91 | 15.8 | 14 | 2.4 |
| Valley | 5,345 | 380 | 7.1 | 481 | 9.0 | 2,122 | 39.7 | 1,165 | 21.8 | 356 | 6.7 | 609 | 11.4 | 232 | 4.3 |
| Wheatland | 1,508 | 299 | 19.8 | 168 | 11.1 | 465 | 30.8 | 315 | 20.9 | 58 | 3.8 | 160 | 10.6 | 43 | 2.9 |
| Wibaux | 738 | 93 | 12.6 | 78 | 10.6 | 257 | 34.8 | 152 | 20.6 | 40 | 5.4 | 83 | 11.2 | 35 | 4.7 |
| Yellowstone | 84,233 | 3,325 | 3.9 | 6,398 | 7.6 | 26,153 | 31.0 | 21,465 | 25.5 | 4,670 | 5.5 | 16,053 | 19.1 | 6,169 | 7.3 |
| MONTANA | 586,621 | 25,200 | 4.3 | 50,158 | 8.6 | 183,415 | 31.3 | 150,467 | 25.6 | 34,420 | 5.9 | 100,758 | 17.2 | 42,203 | 7.2 |

PERSONAL INCOME

The BEA also provides earnings and income data. The BEA data was converted to 2002 (real) dollars to remove the affects of inflation. Real Earnings by Industry (Table I.9) is shown below and Real Personal Income (Table I.10) in Montana is shown on the next page.

TABLE I.9
REAL EARNINGS BY INDUSTRY IN MONTANA (Per Worker)
U.S. BUREAU OF ECONOMIC ANALYSIS (BEA)
2002 DOLLARS

| Year | Farm | AFF | Mining | Constr. | Mfg. | TIPU | W. Trade | R. Trade | FIRE | Svcs. | Gov't. | AVG. |
|------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 1969 | \$32,617 | \$22,272 | \$40,160 | \$41,925 | \$37,425 | \$43,027 | \$40,203 | \$23,445 | \$17,332 | \$22,305 | \$28,739 | \$31,768 |
| 1970 | 37,459 | 20,919 | 40,568 | 42,801 | 36,883 | 43,407 | 39,513 | 23,106 | 17,461 | 22,296 | 29,985 | 32,218 |
| 1971 | 30,642 | 21,850 | 41,486 | 43,321 | 38,003 | 45,340 | 40,053 | 23,425 | 19,158 | 22,214 | 31,189 | 32,426 |
| 1972 | 48,114 | 23,861 | 43,472 | 44,775 | 39,359 | 47,772 | 40,728 | 24,199 | 20,083 | 22,556 | 32,878 | 35,254 |
| 1973 | 64,469 | 25,507 | 45,296 | 43,840 | 39,763 | 48,391 | 41,565 | 24,235 | 17,811 | 22,478 | 33,486 | 36,986 |
| 1974 | 46,303 | 24,687 | 49,080 | 43,003 | 39,761 | 47,111 | 43,089 | 23,281 | 16,184 | 21,896 | 32,665 | 35,187 |
| 1975 | 39,912 | 23,577 | 54,233 | 43,110 | 40,225 | 47,029 | 41,511 | 22,902 | 17,022 | 22,253 | 33,886 | 35,060 |
| 1976 | 22,595 | 25,168 | 51,076 | 46,014 | 41,771 | 50,818 | 41,659 | 23,119 | 18,658 | 22,974 | 34,535 | 34,399 |
| 1977 | 6,796 | 18,066 | 52,151 | 45,860 | 44,704 | 51,183 | 41,113 | 22,746 | 18,558 | 23,955 | 35,193 | 32,757 |
| 1978 | 28,176 | 17,270 | 53,176 | 45,246 | 46,126 | 51,170 | 41,438 | 22,343 | 19,933 | 24,130 | 34,714 | 34,884 |
| 1979 | 8,823 | 17,630 | 55,278 | 42,260 | 45,952 | 49,408 | 40,226 | 21,367 | 19,910 | 23,662 | 33,724 | 32,567 |
| 1980 | 8,010 | 13,582 | 56,320 | 40,453 | 42,783 | 46,713 | 38,768 | 19,710 | 18,817 | 22,398 | 32,211 | 30,888 |
| 1981 | 12,926 | 12,019 | 53,410 | 37,285 | 41,305 | 46,316 | 37,414 | 18,886 | 17,804 | 22,175 | 32,307 | 30,168 |
| 1982 | 9,849 | 11,557 | 52,815 | 35,105 | 39,827 | 47,510 | 36,587 | 18,559 | 16,496 | 21,841 | 32,643 | 29,345 |
| 1983 | 6,286 | 14,839 | 49,323 | 34,435 | 39,350 | 48,258 | 36,107 | 19,346 | 17,571 | 21,815 | 33,779 | 29,192 |
| 1984 | 2,378 | 15,268 | 47,026 | 33,013 | 38,954 | 48,383 | 35,698 | 19,412 | 16,734 | 21,988 | 34,127 | 28,453 |
| 1985 | -3,766 | 14,687 | 47,890 | 34,113 | 38,560 | 47,664 | 34,955 | 19,745 | 15,736 | 21,770 | 34,801 | 27,832 |
| 1986 | 12,232 | 13,755 | 47,133 | 34,406 | 38,371 | 47,293 | 34,941 | 18,814 | 15,813 | 21,870 | 34,506 | 29,012 |
| 1987 | 13,477 | 15,494 | 44,301 | 35,109 | 36,520 | 48,614 | 33,627 | 17,438 | 17,267 | 21,857 | 34,452 | 28,923 |
| 1988 | 4,012 | 15,097 | 48,460 | 32,541 | 35,346 | 45,902 | 33,454 | 16,770 | 17,851 | 21,832 | 34,167 | 27,767 |
| 1989 | 18,875 | 15,405 | 46,832 | 31,323 | 35,318 | 44,406 | 33,178 | 16,525 | 17,129 | 21,669 | 33,071 | 28,521 |
| 1990 | 16,535 | 15,856 | 43,926 | 30,929 | 34,651 | 43,216 | 33,165 | 16,407 | 17,136 | 21,332 | 32,537 | 27,790 |
| 1991 | 23,974 | 15,945 | 48,158 | 31,180 | 34,999 | 43,759 | 32,268 | 16,462 | 17,838 | 21,319 | 33,043 | 28,995 |
| 1992 | 18,889 | 17,401 | 46,399 | 30,059 | 34,804 | 45,220 | 32,658 | 16,569 | 20,727 | 22,132 | 33,144 | 28,909 |
| 1993 | 32,234 | 19,057 | 43,688 | 31,458 | 35,164 | 46,095 | 33,155 | 16,609 | 22,094 | 21,747 | 33,942 | 30,477 |
| 1994 | 14,144 | 13,584 | 44,417 | 30,915 | 33,738 | 45,186 | 33,179 | 15,651 | 21,554 | 21,478 | 34,202 | 28,004 |
| 1995 | 13,795 | 12,849 | 50,317 | 29,335 | 32,727 | 44,088 | 32,796 | 15,144 | 20,924 | 21,644 | 34,023 | 27,967 |
| 1996 | 10,369 | 11,048 | 47,991 | 29,254 | 32,294 | 42,245 | 32,733 | 14,438 | 21,090 | 21,397 | 34,612 | 27,043 |
| 1997 | 7,689 | 11,443 | 48,022 | 28,761 | 32,030 | 42,415 | 32,219 | 14,677 | 21,481 | 21,436 | 34,728 | 26,809 |
| 1998 | 10,385 | 14,430 | 45,533 | 29,706 | 34,628 | 42,483 | 32,646 | 14,912 | 22,926 | 22,094 | 35,043 | 27,708 |
| 1999 | 13,366 | 14,258 | 48,012 | 30,284 | 33,397 | 43,067 | 32,998 | 15,211 | 24,164 | 22,499 | 35,284 | 28,413 |
| 2000 | 6,587 | 14,163 | 52,918 | 30,057 | 34,319 | 42,275 | 33,389 | 15,199 | 23,153 | 22,777 | 36,532 | 28,306 |
| 2001 | 7,941 | 13,826 | 52,324 | 30,507 | 34,046 | 39,573 | 33,491 | 15,329 | 22,658 | 23,048 | 36,208 | 28,087 |

AFF = agriculture, forestry and fishery TIPU = transportation, information and public utilities
W. Trade = wholesale trade R. Trade = retail trade FIRE = finance, insurance and real estate

Nominal dollars were converted into real 2002 dollars using the CPI-U (consumer price index for all urban consumers).

The highest paying sector in 2001, mining, also had the highest earnings growth rate of 30% from 1969 to 2001. However, this sector only accounts for 1.3 percent of total employment in 2001 (Table I.4). The three sectors with the three lowest earnings in 2001, farming, AFF and retail trade, showed the largest decrease in the earnings growth rate from 1969: 76% decrease for farming, 38% decrease for AFF and 35% decrease for retail trade. The combined percent of employment for farming, AFF and retail trade was 26% of total employment in 2001. One of the lower paying industries, services, showed the second largest increase in total employment, or 224% from 1969 to

2001. The industry with the largest increase in total employment was AFF, which had the second lowest earnings in 2001.

Employment in the FIRE sector grew over 100% between 1969 and 2001, and earnings in this sector grew by 31% over the same period. In 2001, the FIRE sector accounted for 7% of total employment in Montana.

TABLE I.10
REAL PERSONAL INCOME IN MONTANA
U.S BUREAU OF ECONOMIC ANALYSIS (BEA)
2002 DOLLARS

| TOTAL FOR MONTANA | | | | | | | MONTANA | U.S. |
|-------------------|--------------|-------------------------------|----------------------|----------------------------|-------------------|-----------------|----------------------------|----------------------------|
| Year | Earnings | Social Security Contributions | Residence Adjustment | Dividends, Interest, Rents | Transfer Payments | Personal Income | Per Capita Personal Income | Per Capita Personal Income |
| 1969 | \$8,757,973 | \$303,021 | -\$5,451 | \$1,708,780 | \$1,014,778 | \$11,173,060 | \$16,098 | \$14,526 |
| 1970 | \$9,087,649 | \$309,516 | -\$5,425 | \$1,833,074 | \$1,112,700 | \$11,718,482 | \$16,808 | \$14,958 |
| 1971 | \$9,200,690 | \$320,724 | -\$3,634 | \$1,842,527 | \$1,247,387 | \$11,966,246 | \$16,831 | \$16,006 |
| 1972 | \$10,549,900 | \$361,741 | -\$1,709 | \$1,957,454 | \$1,334,496 | \$13,478,401 | \$18,743 | \$16,550 |
| 1973 | \$11,564,823 | \$437,368 | \$709 | \$2,194,614 | \$1,449,637 | \$14,772,416 | \$20,308 | \$16,165 |
| 1974 | \$11,076,469 | \$447,411 | \$3,317 | \$2,309,022 | \$1,531,175 | \$14,472,572 | \$19,632 | \$16,181 |
| 1975 | \$10,926,337 | \$439,926 | \$8,226 | \$2,329,016 | \$1,690,896 | \$14,514,549 | \$19,374 | \$16,741 |
| 1976 | \$11,062,004 | \$459,045 | \$10,680 | \$2,475,563 | \$1,780,454 | \$14,869,655 | \$19,602 | \$17,272 |
| 1977 | \$11,148,747 | \$489,218 | \$12,640 | \$2,697,998 | \$1,825,596 | \$15,195,764 | \$19,700 | \$18,477 |
| 1978 | \$12,436,959 | \$534,847 | \$9,155 | \$2,934,020 | \$1,856,963 | \$16,702,250 | \$21,304 | \$18,757 |
| 1979 | \$11,730,997 | \$550,913 | \$15,750 | \$3,159,869 | \$1,872,818 | \$16,228,521 | \$20,565 | \$18,349 |
| 1980 | \$10,995,615 | \$528,517 | \$29,677 | \$3,300,879 | \$1,946,789 | \$15,744,442 | \$19,961 | \$18,259 |
| 1981 | \$10,954,287 | \$561,250 | \$51,162 | \$3,641,578 | \$2,038,813 | \$16,124,589 | \$20,274 | \$18,263 |
| 1982 | \$10,493,017 | \$559,767 | \$33,432 | \$3,872,520 | \$2,156,526 | \$15,995,727 | \$19,895 | \$18,539 |
| 1983 | \$10,619,042 | \$562,764 | \$17,352 | \$3,881,034 | \$2,284,811 | \$16,239,475 | \$19,950 | \$19,394 |
| 1984 | \$10,741,673 | \$574,309 | \$10,662 | \$4,149,715 | \$2,309,632 | \$16,637,374 | \$20,267 | \$20,012 |
| 1985 | \$10,463,270 | \$598,218 | \$5,895 | \$4,149,721 | \$2,339,581 | \$16,360,250 | \$19,896 | \$20,826 |
| 1986 | \$10,694,819 | \$604,940 | -\$2,224 | \$4,097,355 | \$2,464,366 | \$16,649,376 | \$20,460 | \$21,384 |
| 1987 | \$10,678,858 | \$601,563 | -\$4,521 | \$3,992,493 | \$2,504,010 | \$16,569,276 | \$20,581 | \$21,851 |
| 1988 | \$10,441,382 | \$653,805 | -\$1,957 | \$3,947,216 | \$2,527,368 | \$16,260,204 | \$20,320 | \$22,442 |
| 1989 | \$10,914,352 | \$677,149 | -\$3,362 | \$4,124,163 | \$2,606,028 | \$16,964,032 | \$21,215 | \$21,881 |
| 1990 | \$10,927,390 | \$687,484 | -\$5,624 | \$4,105,622 | \$2,750,188 | \$17,090,093 | \$21,357 | \$21,455 |
| 1991 | \$11,470,421 | \$722,589 | -\$18,702 | \$4,081,428 | \$2,804,980 | \$17,615,539 | \$21,756 | \$21,260 |
| 1992 | \$11,839,510 | \$765,555 | -\$7,318 | \$4,011,312 | \$2,970,418 | \$18,048,368 | \$21,856 | \$22,042 |
| 1993 | \$12,685,569 | \$798,532 | -\$5,621 | \$3,917,926 | \$3,097,615 | \$18,896,957 | \$22,370 | \$22,651 |
| 1994 | \$12,465,198 | \$830,001 | -\$1,508 | \$4,047,240 | \$3,133,338 | \$18,814,269 | \$21,844 | \$23,013 |
| 1995 | \$12,513,283 | \$845,825 | \$1,316 | \$4,282,175 | \$3,286,588 | \$19,237,537 | \$21,947 | \$23,593 |
| 1996 | \$12,594,546 | \$857,315 | \$3,495 | \$4,422,874 | \$3,319,810 | \$19,483,410 | \$21,984 | \$24,508 |
| 1997 | \$12,710,832 | \$869,755 | -\$7,739 | \$4,744,631 | \$3,290,943 | \$19,868,911 | \$22,328 | \$25,271 |
| 1998 | \$13,382,186 | \$887,439 | -\$4,183 | \$5,070,081 | \$3,345,225 | \$20,905,870 | \$23,426 | \$26,056 |
| 1999 | \$13,826,828 | \$898,615 | -\$1,571 | \$4,810,374 | \$3,217,545 | \$20,954,561 | \$23,347 | \$26,427 |
| 2000 | \$13,999,735 | \$906,983 | \$4,352 | \$5,130,854 | \$3,443,197 | \$21,671,155 | \$23,988 | \$26,602 |
| 2001 | \$14,292,105 | \$940,494 | \$3,594 | \$5,175,836 | \$3,582,230 | \$22,113,270 | \$24,424 | \$26,464 |

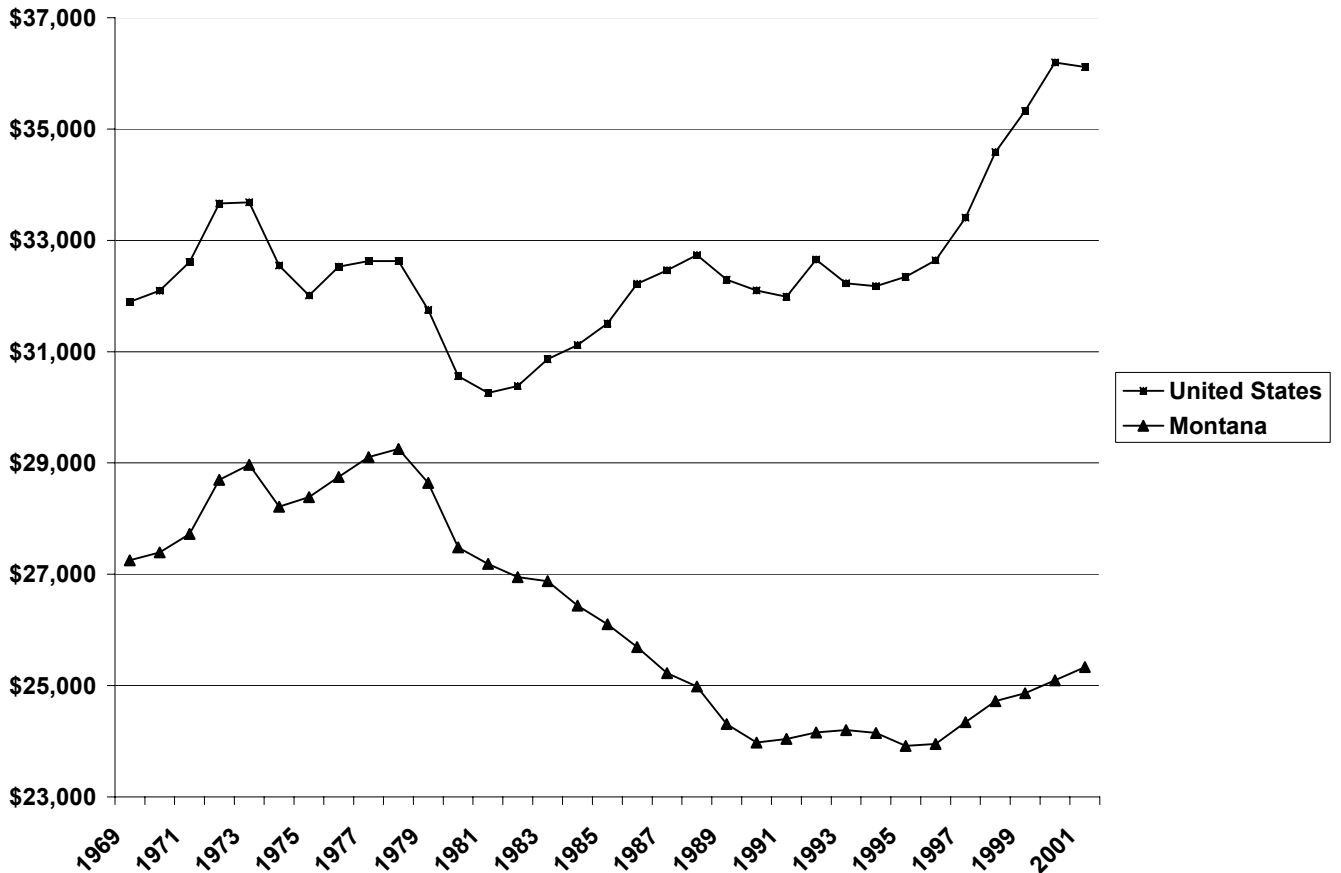
Residence adjustment is the net inflow of the net labor earnings of inter-state commuters.
Transfer payments include TANF and social security.

Nominal dollars were converted into real 2002 dollars using the CPI-U (consumer price index for all urban consumers).

Real per capita income for Montana is compared to the United States in the Table I.10 above. Real per capita income includes unearned income such as dividends, interest and rents. While unearned income has grown 203% from 1969 to 2001 in Montana, earnings (wages and other earned income) have grown just 63% over the same period.

Using BEA data, a comparison of annual average real wages per job for Montana and the United States is presented below:

**AVERAGE ANNUAL REAL WAGES PER JOB
Montana vs. the United States
2002 Dollars**



The chart shows the weighted average real (adjusted for inflation) wage rate for industries in Montana vs. the United States. It clearly illustrates the disparity between Montana's average wages and U.S. total average wages. Montana's wages were 44% lower than United States wages in 2001, further illustrating that Montana has a preponderance of low paying jobs. Montana's wages were only 11% lower than United States wages in 1979-1981; this corresponds to the time period when mining employment was high in Montana.

The Census Bureau provides data on median family income by county and family income distribution by income range. Median family income is the income amount where one-half of families have incomes above the median, and one-half of families have incomes below the median. Per capita income is total income divided by total population. A family is defined as a householder and one or more persons living in the same household who are related to the householder by birth, marriage, or adoption. Median household income is the income amount where one-half of households have higher incomes, and one-half of households have lower incomes. A household is defined as all persons living together in a housing unit (not necessarily related). Nine counties had

median family incomes at or above the Montana average of \$40,487: Flathead (\$40,702), Gallatin (\$46,639), Jefferson (\$48,912), Lewis and Clark (\$46,766), Missoula (\$44,865), Park (\$40,561), Rosebud (\$41,631), Stillwater (\$45,238), and Yellowstone (\$45,277). Flathead, Gallatin, Missoula, and Yellowstone counties are large counties; Jefferson and Lewis & Clark counties have residents employed in higher paying government jobs; and Stillwater county has residents employed in higher paying mining jobs.

The counties with the four lowest median family incomes were Blaine (\$30,616), Garfield (\$31,111), Lincoln (\$31,784), and Sheridan (\$31,340).

The detail by county of income distribution, median family income, and median household income is in Table I.11 on the next page.

TABLE I.11
1999 FAMILY INCOME DISTRIBUTION and MEDIAN FAMILY INCOME
2000 CENSUS

| COUNTY | Total | NUMBER OF FAMILIES | | | | | | | DOLLARS | | |
|----------------|----------------|--------------------|-------------------|-------------------|-------------------|-------------------|---------------------|--------------|----------------------|-------------------------|-------------------|
| | | < \$20,000 | \$20,000 - 39,999 | \$40,000 - 49,999 | \$50,000 - 74,999 | \$75,000 - 99,999 | \$100,000 - 149,999 | \$150,000+ | Median Family Income | Median Household Income | Per Capita Income |
| Beaverhead | 2,354 | 527 | 699 | 316 | 551 | 157 | 86 | 18 | \$38,971 | \$28,962 | \$21,175 |
| Big Horn | 3,052 | 919 | 1,017 | 337 | 515 | 189 | 65 | 10 | \$31,095 | \$27,684 | \$15,021 |
| Blaine | 1,813 | 596 | 542 | 211 | 277 | 104 | 71 | 12 | \$30,616 | \$25,247 | \$16,135 |
| Broadwater | 1,282 | 211 | 499 | 142 | 287 | 76 | 41 | 26 | \$36,524 | \$32,689 | \$19,038 |
| Carbon | 2,715 | 516 | 897 | 366 | 567 | 243 | 89 | 37 | \$38,405 | \$32,139 | \$22,157 |
| Carter | 390 | 112 | 132 | 53 | 54 | 26 | 13 | 0 | \$32,262 | \$26,313 | \$17,970 |
| Cascade | 21,675 | 3,995 | 6,858 | 3,057 | 4,709 | 1,663 | 842 | 551 | \$39,949 | \$32,971 | \$25,106 |
| Chouteau | 1,626 | 415 | 572 | 224 | 263 | 75 | 47 | 30 | \$32,399 | \$29,150 | \$18,426 |
| Custer | 3,120 | 654 | 948 | 463 | 686 | 164 | 163 | 42 | \$38,779 | \$30,000 | \$22,377 |
| Daniels | 560 | 128 | 201 | 62 | 91 | 47 | 23 | 8 | \$35,722 | \$27,306 | \$28,050 |
| Dawson | 2,490 | 521 | 779 | 397 | 461 | 233 | 67 | 32 | \$38,455 | \$31,393 | \$20,513 |
| Deer Lodge | 2,527 | 525 | 921 | 336 | 519 | 150 | 44 | 32 | \$36,158 | \$26,305 | \$19,641 |
| Fallon | 796 | 174 | 236 | 132 | 171 | 51 | 22 | 10 | \$38,636 | \$29,944 | \$21,329 |
| Fergus | 3,205 | 616 | 1,155 | 456 | 591 | 219 | 120 | 48 | \$36,609 | \$30,409 | \$21,475 |
| Flathead | 20,601 | 3,639 | 6,380 | 2,861 | 4,341 | 1,817 | 917 | 646 | \$40,702 | \$34,466 | \$23,859 |
| Gallatin | 16,344 | 2,078 | 4,464 | 2,310 | 3,961 | 1,720 | 1,195 | 616 | \$46,639 | \$38,120 | \$25,139 |
| Garfield | 372 | 102 | 129 | 67 | 55 | 9 | 10 | 0 | \$31,111 | \$25,917 | \$19,970 |
| Glacier | 3,279 | 972 | 1,093 | 432 | 389 | 274 | 78 | 41 | \$31,193 | \$27,921 | \$15,752 |
| Golden Valley | 254 | 79 | 70 | 43 | 39 | 13 | 5 | 5 | \$35,000 | \$27,308 | \$16,947 |
| Granite | 798 | 201 | 260 | 116 | 115 | 56 | 24 | 26 | \$33,485 | \$27,813 | \$18,738 |
| Hill | 4,253 | 952 | 1,267 | 557 | 931 | 276 | 201 | 69 | \$38,179 | \$30,781 | \$22,473 |
| Jefferson | 2,852 | 373 | 705 | 385 | 782 | 363 | 180 | 64 | \$48,912 | \$41,506 | \$25,476 |
| Judith Basin | 661 | 171 | 243 | 96 | 83 | 23 | 30 | 15 | \$34,243 | \$29,241 | \$17,927 |
| Lake | 7,281 | 1,885 | 2,429 | 899 | 1,173 | 470 | 218 | 207 | \$34,033 | \$28,740 | \$18,068 |
| Lewis & Clark | 14,935 | 2,002 | 4,064 | 1,879 | 4,130 | 1,652 | 895 | 313 | \$46,766 | \$37,360 | \$25,623 |
| Liberty | 584 | 152 | 160 | 85 | 128 | 24 | 24 | 11 | \$37,361 | \$30,284 | \$20,001 |
| Lincoln | 5,411 | 1,419 | 2,043 | 599 | 913 | 294 | 114 | 29 | \$31,784 | \$26,754 | \$17,756 |
| McCone | 596 | 127 | 218 | 82 | 116 | 29 | 15 | 9 | \$35,887 | \$29,718 | \$19,159 |
| Madison | 1,924 | 388 | 710 | 248 | 377 | 96 | 71 | 34 | \$35,536 | \$30,233 | \$20,362 |
| Meagher | 532 | 121 | 214 | 81 | 78 | 27 | 9 | 2 | \$33,879 | \$29,375 | \$20,463 |
| Mineral | 1,083 | 272 | 390 | 149 | 163 | 50 | 35 | 24 | \$32,096 | \$27,143 | \$16,030 |
| Missoula | 23,267 | 3,726 | 6,418 | 2,919 | 5,733 | 2,444 | 1,396 | 631 | \$44,865 | \$34,454 | \$24,696 |
| Musselshell | 1,215 | 317 | 446 | 136 | 183 | 90 | 19 | 24 | \$32,298 | \$25,527 | \$15,090 |
| Park | 4,220 | 671 | 1,382 | 719 | 894 | 266 | 198 | 90 | \$40,561 | \$31,739 | \$20,469 |
| Petroleum | 138 | 38 | 53 | 8 | 24 | 5 | 2 | 8 | \$32,667 | \$24,107 | \$15,726 |
| Philips | 1,243 | 297 | 367 | 158 | 311 | 72 | 32 | 6 | \$37,529 | \$28,702 | \$18,122 |
| Ponderosa | 1,742 | 425 | 516 | 253 | 323 | 134 | 74 | 17 | \$36,484 | \$30,464 | \$19,936 |
| Powder River | 535 | 102 | 223 | 73 | 96 | 18 | 9 | 14 | \$34,671 | \$28,398 | \$17,501 |
| Powell | 1,635 | 329 | 617 | 274 | 243 | 95 | 42 | 35 | \$35,836 | \$30,625 | \$18,435 |
| Prairie | 354 | 104 | 128 | 40 | 45 | 27 | 8 | 2 | \$32,292 | \$25,451 | \$21,604 |
| Ravalli | 10,187 | 1,890 | 3,419 | 1,391 | 2,008 | 679 | 521 | 279 | \$38,397 | \$31,992 | \$19,357 |
| Richland | 2,646 | 465 | 888 | 430 | 583 | 166 | 66 | 48 | \$39,348 | \$32,110 | \$21,496 |
| Roosevelt | 2,650 | 945 | 825 | 241 | 410 | 139 | 70 | 20 | \$27,833 | \$24,834 | \$17,664 |
| Rosebud | 2,411 | 562 | 590 | 273 | 613 | 226 | 118 | 29 | \$41,631 | \$35,898 | \$21,272 |
| Sanders | 2,932 | 772 | 1,067 | 350 | 478 | 126 | 90 | 49 | \$31,340 | \$26,852 | \$17,108 |
| Sheridan | 1,146 | 238 | 442 | 134 | 189 | 74 | 54 | 15 | \$35,345 | \$29,518 | \$23,785 |
| Silverbow | 8,970 | 1,637 | 2,846 | 1,081 | 2,179 | 610 | 404 | 213 | \$40,018 | \$30,402 | \$22,760 |
| Stillwater | 2,336 | 303 | 655 | 409 | 598 | 228 | 97 | 46 | \$45,238 | \$39,205 | \$24,721 |
| Sweet Grass | 997 | 158 | 361 | 144 | 185 | 79 | 44 | 26 | \$38,750 | \$32,422 | \$20,911 |
| Teton | 1,743 | 347 | 615 | 247 | 332 | 124 | 52 | 26 | \$36,662 | \$30,197 | \$19,966 |
| Toole | 1,322 | 266 | 407 | 215 | 313 | 58 | 40 | 23 | \$39,600 | \$30,169 | \$21,637 |
| Treasure | 247 | 54 | 98 | 33 | 40 | 8 | 12 | 2 | \$34,219 | \$29,830 | \$17,470 |
| Valley | 2,140 | 401 | 695 | 279 | 511 | 141 | 72 | 41 | \$39,044 | \$30,979 | \$24,366 |
| Wheatland | 512 | 111 | 223 | 74 | 69 | 20 | 13 | 2 | \$32,500 | \$24,492 | \$16,069 |
| Wibaux | 292 | 59 | 115 | 27 | 60 | 17 | 5 | 9 | \$34,265 | \$28,224 | \$17,766 |
| Yellowstone | 34,488 | 5,539 | 9,207 | 4,616 | 8,240 | 3,545 | 2,088 | 1,253 | \$45,277 | \$36,727 | \$26,628 |
| Montana | 238,733 | 44,598 | 72,898 | 31,965 | 52,176 | 19,981 | 11,240 | 5,875 | \$40,487 | \$33,024 | \$17,151 |

The Census Bureau also provides income levels for homeowner households and renter households. Households are defined as all persons living in a housing unit (not necessarily related). The table below shows that for income categories of \$34,999 or less, there are a higher percentage of renters than homeowners. For income categories of \$35,000 or more, there are a higher percentage of homeowners than renters. Few renter households fall into the income level of \$150,000 or more.

**INCOME LEVELS FOR HOMEOWNER and RENTERS IN MONTANA
2000 CENSUS**

| Household Income | | | % of Total | | % of Total | | % of Total | |
|------------------|---------|-----------|----------------|-------------|----------------|---------------|----------------|---------------|
| | | | Homeowners | Homeowners | Renters | Renters | Total | Households |
| Less Than | \$5,000 | | 6,280 | 3% | 7,810 | 7.0% | 14,090 | 3.9% |
| \$5,000 | to | \$9,999 | 10,153 | 4% | 16,180 | 14.6% | 26,333 | 7.3% |
| \$10,000 | to | \$14,999 | 15,939 | 6% | 15,939 | 14.4% | 31,878 | 8.9% |
| \$15,000 | to | \$19,999 | 17,581 | 7% | 13,307 | 12.0% | 30,888 | 8.6% |
| \$20,000 | to | \$24,999 | 18,654 | 8% | 11,908 | 10.7% | 30,562 | 8.5% |
| \$25,000 | to | \$34,999 | 37,108 | 15% | 18,211 | 16.4% | 55,319 | 15.4% |
| \$35,000 | to | \$49,999 | 50,227 | 20% | 14,995 | 13.5% | 65,222 | 18.2% |
| \$50,000 | to | \$74,999 | 52,877 | 21% | 8,587 | 7.7% | 61,464 | 17.1% |
| \$75,000 | to | \$99,999 | 20,617 | 8% | 2,303 | 2.1% | 22,920 | 6.4% |
| \$100,000 | to | \$149,999 | 11,914 | 5% | 1,215 | 1.1% | 13,129 | 3.7% |
| \$150,000 | or | More | 6,350 | 3% | 512 | 0.5% | 6,862 | 1.9% |
| TOTAL | | | 247,700 | 100% | 110,967 | 100.0% | 358,668 | 100.0% |

The detail of income levels for homeowner households (Table I.12) and renter households (Table I.13) by county are on the following pages.

TABLE I.12
1999 INCOME FOR HOMEOWNERS IN MONTANA
2000 CENSUS

| COUNTY | NUMBER OF HOMEOWNERS | | | | | | | | | | | |
|----------------|-------------------------|-------------------------|--------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|------------------------------|-------------------------|
| | Total Home Owners | Less Than \$5,000 | \$5,000 to \$9,999 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$34,999 | \$35,000 to \$49,999 | \$50,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$149,999 | \$150,000 or More |
| Beaverhead | 2,345 | 30 | 136 | 170 | 246 | 169 | 317 | 504 | 511 | 151 | 82 | 29 |
| Big Horn | 2,545 | 147 | 193 | 252 | 216 | 271 | 404 | 398 | 446 | 170 | 37 | 11 |
| Blaine | 1,526 | 58 | 122 | 130 | 156 | 135 | 240 | 285 | 238 | 83 | 69 | 10 |
| Broadwater | 1,390 | 59 | 47 | 85 | 111 | 115 | 283 | 256 | 277 | 91 | 37 | 29 |
| Carbon | 3,015 | 118 | 167 | 230 | 236 | 241 | 462 | 596 | 563 | 254 | 111 | 37 |
| Carter | 405 | 27 | 28 | 51 | 46 | 31 | 57 | 83 | 51 | 20 | 11 | 0 |
| Cascade | 21,111 | 460 | 663 | 1,205 | 1,466 | 1,698 | 3,088 | 4,637 | 4,666 | 1,683 | 924 | 621 |
| Chouteau | 1,528 | 47 | 89 | 119 | 124 | 120 | 283 | 343 | 237 | 84 | 48 | 34 |
| Custer | 3,341 | 107 | 134 | 275 | 280 | 349 | 459 | 715 | 647 | 175 | 156 | 44 |
| Daniels | 695 | 35 | 50 | 70 | 57 | 58 | 123 | 127 | 93 | 50 | 24 | 8 |
| Dawson | 2,683 | 90 | 167 | 177 | 244 | 215 | 414 | 553 | 487 | 237 | 67 | 32 |
| Deer Lodge | 2,952 | 99 | 152 | 227 | 317 | 382 | 433 | 633 | 512 | 126 | 29 | 42 |
| Fallon | 881 | 27 | 61 | 68 | 99 | 85 | 127 | 185 | 155 | 44 | 19 | 11 |
| Fergus | 3,582 | 117 | 185 | 317 | 309 | 273 | 643 | 668 | 606 | 264 | 146 | 54 |
| Flathead | 21,682 | 497 | 781 | 1,416 | 1,514 | 1,577 | 3,242 | 4,676 | 4,541 | 1,775 | 981 | 682 |
| Gallatin | 16,435 | 255 | 389 | 539 | 905 | 842 | 2,116 | 3,398 | 4,193 | 1,819 | 1,308 | 671 |
| Garfield | 390 | 18 | 46 | 62 | 20 | 34 | 72 | 76 | 38 | 12 | 12 | 0 |
| Glacier | 2,667 | 123 | 220 | 209 | 153 | 263 | 424 | 524 | 388 | 255 | 69 | 39 |
| Golden Valley | 283 | 13 | 18 | 21 | 29 | 21 | 44 | 65 | 45 | 13 | 11 | 3 |
| Granite | 888 | 34 | 42 | 91 | 103 | 71 | 161 | 165 | 122 | 58 | 22 | 19 |
| Hill | 4,161 | 121 | 157 | 246 | 320 | 299 | 681 | 911 | 887 | 259 | 198 | 82 |
| Jefferson | 3,116 | 67 | 113 | 166 | 160 | 208 | 371 | 608 | 795 | 380 | 186 | 62 |
| Judith Basin | 734 | 57 | 52 | 71 | 67 | 69 | 121 | 156 | 80 | 19 | 28 | 14 |
| Lake | 7,284 | 194 | 419 | 629 | 624 | 724 | 1,146 | 1,455 | 1,176 | 463 | 244 | 210 |
| Lewis & Clark | 15,984 | 193 | 417 | 637 | 948 | 1,082 | 2,458 | 3,176 | 4,132 | 1,682 | 931 | 328 |
| Liberty | 599 | 36 | 40 | 31 | 63 | 41 | 85 | 114 | 130 | 29 | 19 | 11 |
| Lincoln | 5,941 | 231 | 424 | 573 | 543 | 539 | 1,134 | 1,057 | 953 | 316 | 128 | 43 |
| McCone | 629 | 31 | 43 | 50 | 44 | 52 | 104 | 122 | 124 | 35 | 14 | 10 |
| Madison | 2,080 | 106 | 108 | 187 | 143 | 146 | 367 | 422 | 377 | 114 | 69 | 41 |
| Meagher | 588 | 28 | 45 | 58 | 45 | 49 | 120 | 125 | 85 | 17 | 14 | 2 |
| Mineral | 1,156 | 58 | 55 | 104 | 127 | 98 | 184 | 236 | 172 | 57 | 42 | 23 |
| Missoula | 23,793 | 499 | 765 | 1,041 | 1,317 | 1,449 | 3,204 | 4,549 | 6,193 | 2,571 | 1,496 | 709 |
| Musselshell | 1,445 | 57 | 99 | 125 | 160 | 176 | 241 | 251 | 202 | 98 | 23 | 13 |
| Park | 4,534 | 177 | 198 | 372 | 348 | 323 | 748 | 961 | 818 | 285 | 215 | 89 |
| Petroleum | 157 | 12 | 24 | 18 | 4 | 19 | 26 | 18 | 20 | 5 | 4 | 7 |
| Philips | 1,302 | 47 | 58 | 152 | 103 | 107 | 177 | 251 | 300 | 60 | 39 | 8 |
| Ponderosa | 1,692 | 60 | 93 | 136 | 183 | 131 | 274 | 352 | 265 | 121 | 53 | 24 |
| Powder River | 537 | 25 | 45 | 34 | 39 | 66 | 91 | 110 | 86 | 18 | 10 | 13 |
| Powell | 1,728 | 70 | 55 | 195 | 141 | 158 | 305 | 399 | 242 | 85 | 41 | 37 |
| Prairie | 417 | 21 | 27 | 59 | 41 | 39 | 75 | 74 | 48 | 26 | 5 | 2 |
| Ravalli | 10,815 | 291 | 414 | 738 | 858 | 900 | 1,859 | 2,255 | 1,963 | 661 | 553 | 323 |
| Richland | 2,803 | 61 | 155 | 180 | 201 | 262 | 456 | 626 | 560 | 178 | 72 | 52 |
| Roosevelt | 2,340 | 113 | 152 | 249 | 173 | 223 | 403 | 412 | 377 | 128 | 90 | 20 |
| Rosebud | 2,223 | 68 | 117 | 134 | 161 | 126 | 254 | 437 | 596 | 196 | 106 | 28 |
| Sanders | 3,269 | 151 | 261 | 356 | 298 | 333 | 581 | 577 | 466 | 105 | 100 | 41 |
| Sheridan | 1,395 | 42 | 91 | 100 | 124 | 145 | 246 | 292 | 203 | 83 | 56 | 13 |
| Silverbow | 10,154 | 180 | 381 | 782 | 681 | 849 | 1,749 | 1,972 | 2,181 | 734 | 431 | 214 |
| Stillwater | 2,457 | 71 | 105 | 129 | 183 | 190 | 339 | 520 | 548 | 219 | 108 | 45 |
| Sweet Grass | 1,094 | 33 | 55 | 86 | 96 | 82 | 161 | 248 | 187 | 77 | 39 | 30 |
| Teton | 1,920 | 71 | 84 | 123 | 164 | 195 | 327 | 408 | 356 | 120 | 48 | 24 |
| Toole | 1,402 | 30 | 73 | 118 | 161 | 108 | 176 | 307 | 311 | 57 | 41 | 20 |
| Treasure | 255 | 6 | 15 | 25 | 17 | 15 | 53 | 62 | 42 | 6 | 10 | 4 |
| Valley | 2,391 | 75 | 143 | 181 | 198 | 159 | 385 | 472 | 517 | 152 | 61 | 48 |
| Wheatland | 616 | 34 | 61 | 53 | 59 | 71 | 115 | 107 | 74 | 26 | 13 | 3 |
| Wibaux | 308 | 9 | 20 | 25 | 23 | 34 | 57 | 50 | 56 | 19 | 6 | 9 |
| Yellowstone | 36,037 | 594 | 1,099 | 2,062 | 2,133 | 2,237 | 4,643 | 7,248 | 8,539 | 3,852 | 2,258 | 1,372 |
| Montana | 247,700 | 6,280 | 10,153 | 15,939 | 17,581 | 18,654 | 37,108 | 50,227 | 52,877 | 20,617 | 11,914 | 6,350 |

TABLE I.13
1999 INCOME FOR RENTERS IN MONTANA
2000 CENSUS

| COUNTY | NUMBER OF RENTERS | | | | | | | | | | | |
|----------------|-------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|------------|
| | Total | Less | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$35,000 | \$50,000 | \$75,000 | \$100,000 | \$150,000 |
| | Rentals | Than | to | to | to | to | to | to | to | to | to | or |
| | | \$5,000 | \$9,999 | \$14,999 | \$19,999 | \$24,999 | \$34,999 | \$49,999 | \$74,999 | \$99,999 | \$149,999 | More |
| Beaverhead | 1,339 | 115 | 201 | 256 | 158 | 114 | 192 | 120 | 112 | 30 | 34 | 7 |
| Big Horn | 1,379 | 100 | 175 | 178 | 152 | 134 | 207 | 217 | 141 | 52 | 20 | 3 |
| Blaine | 975 | 103 | 162 | 139 | 114 | 128 | 110 | 109 | 80 | 19 | 10 | 1 |
| Broadwater | 362 | 18 | 38 | 46 | 47 | 37 | 57 | 68 | 23 | 13 | 15 | 0 |
| Carbon | 1,050 | 23 | 134 | 128 | 129 | 111 | 229 | 151 | 107 | 31 | 3 | 4 |
| Carter | 138 | 9 | 23 | 12 | 26 | 12 | 16 | 18 | 13 | 7 | 2 | 0 |
| Cascade | 11,436 | 741 | 1,810 | 1,667 | 1,272 | 1,265 | 1,998 | 1,499 | 759 | 208 | 137 | 80 |
| Chouteau | 698 | 46 | 74 | 89 | 101 | 92 | 110 | 90 | 69 | 17 | 5 | 5 |
| Custer | 1,427 | 82 | 252 | 235 | 174 | 114 | 234 | 160 | 126 | 29 | 14 | 7 |
| Daniels | 197 | 15 | 38 | 25 | 30 | 15 | 29 | 27 | 12 | 4 | 0 | 2 |
| Dawson | 942 | 76 | 167 | 183 | 87 | 90 | 112 | 165 | 38 | 5 | 17 | 2 |
| Deer Lodge | 1,043 | 100 | 265 | 155 | 131 | 79 | 96 | 110 | 71 | 15 | 8 | 13 |
| Fallon | 259 | 13 | 35 | 42 | 31 | 30 | 37 | 32 | 33 | 2 | 4 | 0 |
| Fergus | 1,278 | 89 | 221 | 153 | 184 | 132 | 191 | 195 | 88 | 15 | 6 | 4 |
| Flathead | 7,906 | 472 | 1,167 | 1,023 | 891 | 917 | 1,447 | 1,080 | 583 | 201 | 87 | 38 |
| Gallatin | 9,888 | 489 | 1,004 | 1,100 | 1,258 | 955 | 1,971 | 1,740 | 870 | 327 | 143 | 31 |
| Garfield | 142 | 5 | 22 | 21 | 15 | 25 | 9 | 25 | 18 | 0 | 0 | 2 |
| Glacier | 1,637 | 180 | 284 | 241 | 188 | 159 | 233 | 208 | 85 | 28 | 26 | 5 |
| Golden Valley | 82 | 6 | 9 | 12 | 21 | 10 | 10 | 9 | 1 | 2 | 0 | 2 |
| Granite | 312 | 17 | 65 | 46 | 36 | 19 | 47 | 32 | 26 | 9 | 5 | 10 |
| Hill | 2,296 | 219 | 363 | 409 | 299 | 194 | 280 | 227 | 236 | 32 | 23 | 14 |
| Jefferson | 631 | 51 | 86 | 91 | 69 | 68 | 83 | 100 | 45 | 17 | 12 | 9 |
| Judith Basin | 217 | 14 | 21 | 30 | 26 | 28 | 30 | 35 | 19 | 8 | 5 | 1 |
| Lake | 2,908 | 228 | 607 | 418 | 370 | 312 | 407 | 323 | 177 | 48 | 15 | 3 |
| Lewis & Clark | 6,866 | 658 | 909 | 870 | 607 | 757 | 1,211 | 946 | 658 | 142 | 67 | 41 |
| Liberty | 234 | 15 | 22 | 44 | 32 | 32 | 19 | 40 | 23 | 4 | 3 | 0 |
| Lincoln | 1,823 | 154 | 467 | 333 | 214 | 138 | 223 | 176 | 87 | 29 | 2 | 0 |
| McCone | 181 | 19 | 21 | 27 | 21 | 24 | 33 | 27 | 6 | 2 | 1 | 0 |
| Madison | 876 | 38 | 108 | 108 | 117 | 135 | 150 | 127 | 43 | 22 | 17 | 11 |
| Meagher | 215 | 21 | 34 | 27 | 25 | 19 | 16 | 39 | 11 | 16 | 5 | 2 |
| Mineral | 428 | 32 | 65 | 90 | 37 | 43 | 65 | 48 | 34 | 4 | 8 | 2 |
| Missoula | 14,646 | 1,153 | 2,011 | 2,009 | 2,056 | 1,546 | 2,424 | 1,880 | 1,108 | 296 | 122 | 41 |
| Musselshell | 433 | 24 | 67 | 91 | 72 | 52 | 49 | 47 | 23 | 2 | 0 | 6 |
| Park | 2,294 | 134 | 330 | 288 | 296 | 244 | 351 | 373 | 166 | 44 | 49 | 19 |
| Petroleum | 54 | 3 | 10 | 7 | 8 | 4 | 16 | 3 | 2 | 1 | 0 | 0 |
| Philips | 546 | 70 | 89 | 89 | 47 | 63 | 58 | 70 | 35 | 19 | 3 | 3 |
| Ponderosa | 718 | 87 | 68 | 100 | 91 | 87 | 97 | 84 | 76 | 11 | 15 | 2 |
| Powder River | 200 | 5 | 15 | 33 | 28 | 32 | 34 | 24 | 23 | 2 | 0 | 4 |
| Powell | 694 | 37 | 103 | 77 | 49 | 98 | 108 | 142 | 56 | 18 | 6 | 0 |
| Prairie | 120 | 6 | 10 | 26 | 13 | 21 | 13 | 18 | 11 | 0 | 2 | 0 |
| Ravalli | 3,474 | 200 | 506 | 438 | 386 | 399 | 657 | 471 | 268 | 71 | 58 | 20 |
| Richland | 1,075 | 89 | 120 | 157 | 109 | 137 | 190 | 169 | 83 | 15 | 6 | 0 |
| Roosevelt | 1,241 | 129 | 257 | 226 | 155 | 126 | 120 | 119 | 57 | 34 | 13 | 5 |
| Rosebud | 1,084 | 85 | 124 | 139 | 116 | 109 | 170 | 163 | 122 | 34 | 21 | 1 |
| Sanders | 1,004 | 88 | 182 | 162 | 94 | 111 | 129 | 110 | 69 | 28 | 12 | 19 |
| Sheridan | 346 | 24 | 55 | 69 | 36 | 55 | 51 | 31 | 18 | 0 | 5 | 2 |
| Silverbow | 4,278 | 343 | 824 | 780 | 537 | 533 | 524 | 369 | 265 | 46 | 24 | 33 |
| Stillwater | 777 | 32 | 82 | 63 | 82 | 68 | 139 | 147 | 114 | 33 | 12 | 5 |
| Sweet Grass | 382 | 12 | 24 | 68 | 32 | 59 | 76 | 57 | 37 | 2 | 6 | 9 |
| Teton | 618 | 47 | 101 | 86 | 85 | 67 | 97 | 72 | 45 | 8 | 6 | 4 |
| Toole | 560 | 23 | 95 | 92 | 61 | 55 | 105 | 84 | 34 | 6 | 2 | 3 |
| Treasure | 102 | 12 | 10 | 24 | 15 | 15 | 19 | 4 | 1 | 2 | 0 | 0 |
| Valley | 759 | 71 | 115 | 88 | 129 | 117 | 116 | 73 | 33 | 3 | 12 | 2 |
| Wheatland | 237 | 8 | 37 | 42 | 34 | 21 | 38 | 39 | 10 | 5 | 3 | 0 |
| Wibaux | 113 | 12 | 22 | 18 | 15 | 13 | 15 | 10 | 8 | 0 | 0 | 0 |
| Yellowstone | 16,047 | 968 | 2,074 | 2,569 | 1,899 | 1,688 | 2,763 | 2,293 | 1,329 | 285 | 144 | 35 |
| Montana | 110,967 | 7,810 | 16,180 | 15,939 | 13,307 | 11,908 | 18,211 | 14,995 | 8,587 | 2,303 | 1,215 | 512 |

POVERTY

In 2002, the U.S. Census Bureau reported that the official poverty rate for the United States was 12.1%, up from 11.7% in 2001. Poverty is present when total family income is below a threshold, adjusted based on the Consumer Price Index (CPI), and based on family size, number of children and age of householder. The source of official poverty estimates are the Current Population Survey (CPS) and the Annual Social and Economic Supplement (ASEC).

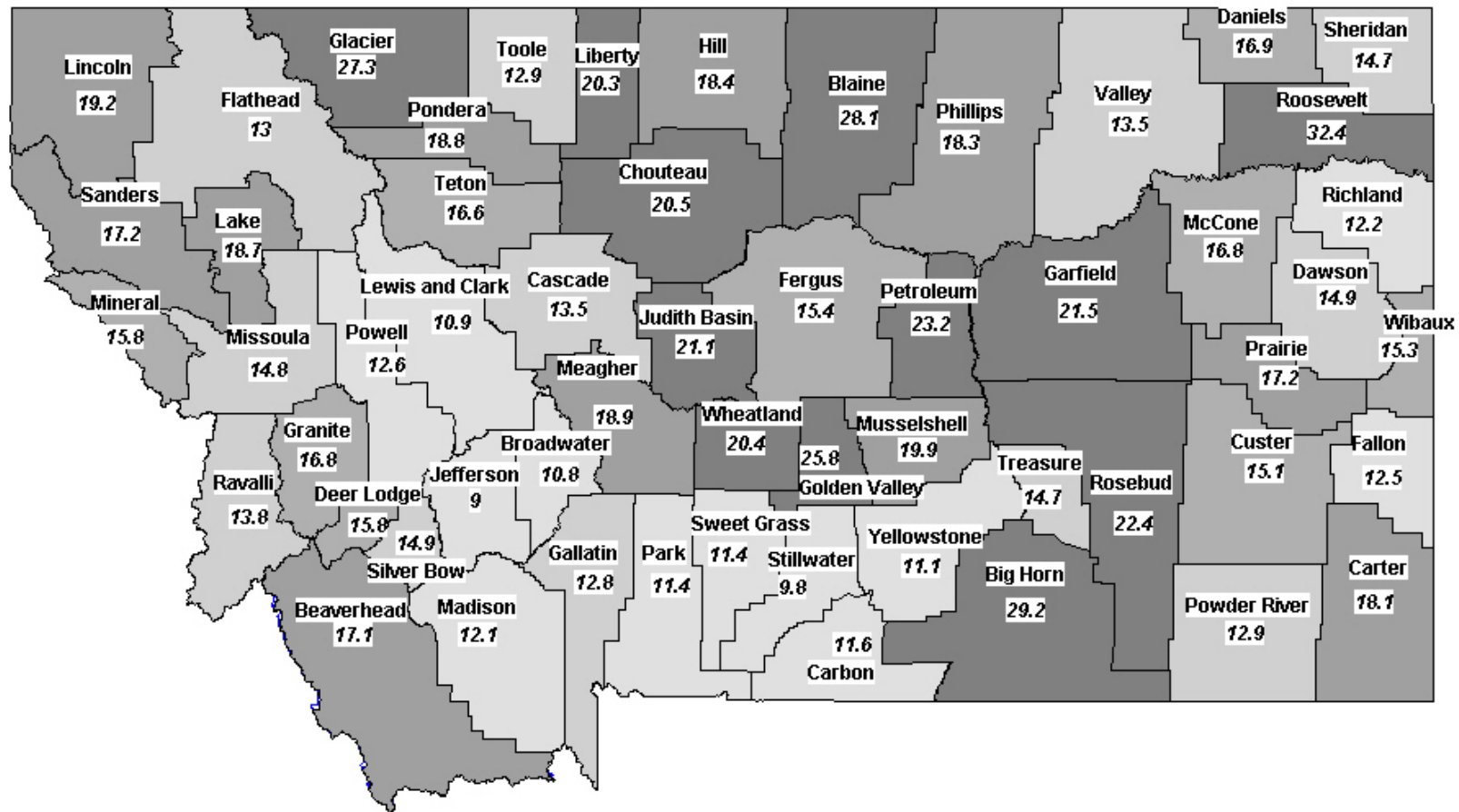
Montana's official poverty rate was 14.1% in 2000, 13.3% in 2001, and 13.5% in 2002. Montana's poverty rate decreased by 0.8 percentage points from 2000 to 2001 and increased by 0.2 percentage points from 2001 to 2002, for a net decrease of 0.6 percentage points between 2000 and 2002. In 1990, Montana's poverty rate was 15.6%, for a 2.1 percentage point decrease over the past twelve years. Poverty rates by county differ significantly. Higher poverty rates are concentrated along the Hi-line and in the eastern part of the state. Poverty rates by county from the 2000 Census (based on 1999 income) are depicted in the map on the next page.

The total individuals in poverty status and individuals by selected age are in Table I.14 following the map.

Family Poverty Status

Although Montana's overall poverty rate has decreased since 1990, the poverty rate for Montana's families has not. The total number of families under the poverty level has increased 20.7% from Census 1990 to 2000. Increases were shown in the married-couple with children, female householder (no husband) with children, and male householder (children and no children combined) categories. Thirty-eight percent of total families under the poverty level are female householders with children under 18. The detail of family poverty status is shown in Table I.15.

Montana's Percent Poverty Rate by County Census 2000



Center for Applied Economic Research
Data from U.S. Census Bureau

TABLE I.14
1999 POVERTY STATUS BY COUNTY FOR MONTANA
2000 CENSUS

| COUNTY | Total Individuals | 18 Years and Over | 65 Years and Over | Related Children <18 Years | Related Children 5 to 17 Years | Unrelated Children 15 + Years |
|----------------|--------------------------|------------------------------|------------------------------|--|---|--|
| Beaverhead | 1,491 | 1,052 | 150 | 430 | 312 | 551 |
| Big Horn | 3,632 | 1,972 | 199 | 1,646 | 1,176 | 468 |
| Blaine | 1,951 | 1,120 | 172 | 822 | 575 | 311 |
| Broadwater | 466 | 312 | 52 | 149 | 117 | 155 |
| Carbon | 1,089 | 760 | 136 | 321 | 230 | 383 |
| Carter | 242 | 185 | 37 | 57 | 51 | 60 |
| Cascade | 10,605 | 6,652 | 896 | 3,785 | 2,600 | 3,321 |
| Chouteau | 1,191 | 681 | 77 | 495 | 360 | 180 |
| Custer | 1,700 | 1,164 | 166 | 503 | 364 | 634 |
| Daniels | 334 | 244 | 58 | 83 | 68 | 118 |
| Dawson | 1,285 | 889 | 161 | 390 | 274 | 375 |
| Deer Lodge | 1,451 | 986 | 166 | 434 | 328 | 557 |
| Fallon | 349 | 219 | 31 | 125 | 105 | 86 |
| Fergus | 1,767 | 1,192 | 257 | 529 | 425 | 623 |
| Flathead | 9,489 | 6,225 | 774 | 3,127 | 2,204 | 3,070 |
| Gallatin | 8,319 | 6,684 | 306 | 1,527 | 897 | 5,123 |
| Garfield | 272 | 180 | 41 | 88 | 60 | 54 |
| Glacier | 3,568 | 2,059 | 238 | 1,495 | 1,122 | 530 |
| Golden Valley | 253 | 203 | 37 | 46 | 40 | 121 |
| Granite | 472 | 304 | 36 | 166 | 119 | 112 |
| Hill | 2,996 | 1,908 | 182 | 1,070 | 673 | 808 |
| Jefferson | 882 | 590 | 95 | 279 | 208 | 281 |
| Judith Basin | 490 | 301 | 53 | 189 | 144 | 58 |
| Lake | 4,862 | 2,994 | 303 | 1,723 | 1,297 | 1,419 |
| Lewis & Clark | 5,960 | 4,081 | 408 | 1,737 | 1,119 | 2,574 |
| Liberty | 425 | 263 | 56 | 160 | 120 | 29 |
| Lincoln | 3,558 | 2,303 | 295 | 1,221 | 942 | 1,005 |
| McCone | 331 | 233 | 42 | 92 | 65 | 62 |
| Madison | 821 | 590 | 105 | 219 | 160 | 239 |
| Meagher | 359 | 227 | 43 | 132 | 95 | 74 |
| Mineral | 598 | 423 | 44 | 169 | 128 | 185 |
| Missoula | 13,691 | 10,410 | 770 | 3,108 | 2,080 | 7,502 |
| Musselshell | 877 | 543 | 79 | 315 | 283 | 262 |
| Park | 1,780 | 1,287 | 229 | 470 | 344 | 785 |
| Petroleum | 114 | 82 | 14 | 32 | 21 | 29 |
| Philips | 828 | 541 | 90 | 279 | 230 | 211 |
| Ponderosa | 1,194 | 753 | 82 | 438 | 334 | 221 |
| Powder River | 235 | 172 | 51 | 63 | 52 | 65 |
| Powell | 719 | 486 | 58 | 230 | 174 | 204 |
| Prairie | 202 | 147 | 42 | 53 | 40 | 50 |
| Ravalli | 4,927 | 3,023 | 332 | 1,806 | 1,344 | 1,403 |
| Richland | 1,161 | 788 | 128 | 360 | 256 | 414 |
| Roosevelt | 3,358 | 1,860 | 170 | 1,482 | 1,053 | 580 |
| Rosebud | 2,063 | 1,074 | 118 | 964 | 738 | 266 |
| Sanders | 1,737 | 1,147 | 155 | 548 | 405 | 502 |
| Sheridan | 602 | 453 | 153 | 147 | 92 | 217 |
| Silverbow | 5,005 | 3,439 | 459 | 1,540 | 1,068 | 1,941 |
| Stillwater | 791 | 532 | 103 | 247 | 181 | 268 |
| Sweet Grass | 403 | 265 | 53 | 138 | 102 | 85 |
| Teton | 1,056 | 608 | 88 | 445 | 294 | 210 |
| Toole | 624 | 417 | 71 | 200 | 125 | 154 |
| Treasure | 125 | 72 | 16 | 51 | 38 | 41 |
| Valley | 1,026 | 727 | 201 | 295 | 232 | 354 |
| Wheatland | 440 | 356 | 67 | 81 | 69 | 247 |
| Wibaux | 157 | 105 | 25 | 50 | 40 | 56 |
| Yellowstone | 14,032 | 9,160 | 1,199 | 4,696 | 3,100 | 4,982 |
| Montana | 128,355 | 85,443 | 10,369 | 41,247 | 29,073 | 44,615 |

The sum of the columns by age does not agree to the total individuals as there is some overlap between age categories.

TABLE I.15
POVERTY STATUS FOR FAMILIES (Based on 1999 Income)
2000 Census

| County | Total Number of Families | FAMILIES UNDER POVERTY LEVEL | | | | | | |
|-------------------------|--------------------------------|------------------------------|--------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------|
| | | All Families # % | | Married-Couple | | Female Householder | | Male Householder |
| | | | | w/ Children Under 18 | no Children Under 18 | w/ Children Under 18 | no Children Under 18 | |
| Beaverhead | 2354 | 302 | 12.8% | 102 | 64 | 88 | 23 | 25 |
| Big Horn | 3052 | 723 | 23.7% | 269 | 63 | 295 | 21 | 75 |
| Blaine | 1813 | 424 | 23.4% | 162 | 50 | 147 | 19 | 46 |
| Broadwater | 1282 | 97 | 7.6% | 31 | 23 | 36 | 2 | 5 |
| Carbon | 2715 | 222 | 8.2% | 80 | 66 | 44 | 4 | 28 |
| Carter | 390 | 62 | 15.9% | 16 | 32 | 8 | 6 | 0 |
| Cascade | 21675 | 2258 | 10.4% | 669 | 242 | 1052 | 97 | 198 |
| Chouteau | 1626 | 269 | 16.5% | 108 | 71 | 74 | 4 | 12 |
| Custer | 3120 | 316 | 10.1% | 120 | 45 | 112 | 15 | 24 |
| Daniels | 560 | 75 | 13.4% | 32 | 24 | 9 | 0 | 10 |
| Dawson | 2490 | 291 | 11.7% | 94 | 86 | 74 | 11 | 26 |
| Deer Lodge | 2527 | 292 | 11.6% | 59 | 65 | 108 | 13 | 47 |
| Fallon | 796 | 76 | 9.5% | 40 | 13 | 13 | 5 | 5 |
| Fergus | 3205 | 339 | 10.6% | 117 | 87 | 98 | 10 | 27 |
| Flathead | 20601 | 1944 | 9.4% | 681 | 370 | 717 | 46 | 130 |
| Gallatin | 16344 | 1026 | 6.3% | 332 | 189 | 378 | 32 | 95 |
| Garfield | 372 | 62 | 16.7% | 30 | 17 | 7 | 2 | 6 |
| Glacier | 3279 | 772 | 23.5% | 307 | 103 | 276 | 38 | 48 |
| Golden Valley | 254 | 42 | 16.5% | 8 | 22 | 11 | 1 | 0 |
| Granite | 798 | 111 | 13.9% | 39 | 26 | 34 | 4 | 8 |
| Hill | 4253 | 650 | 15.3% | 212 | 98 | 245 | 3 | 92 |
| Jefferson | 2852 | 190 | 6.7% | 69 | 45 | 46 | 0 | 30 |
| Judith Basin | 661 | 108 | 16.3% | 58 | 29 | 8 | 8 | 5 |
| Lake | 7281 | 1020 | 14.0% | 329 | 140 | 407 | 36 | 108 |
| Lewis and Clark | 14935 | 1086 | 7.3% | 282 | 162 | 466 | 31 | 145 |
| Liberty | 584 | 111 | 19.0% | 59 | 33 | 13 | 4 | 2 |
| Lincoln | 5411 | 770 | 14.2% | 245 | 190 | 250 | 28 | 57 |
| McCone | 596 | 84 | 14.1% | 30 | 32 | 7 | 6 | 9 |
| Madison | 1924 | 196 | 10.2% | 72 | 90 | 22 | 2 | 10 |
| Meagher | 532 | 87 | 16.4% | 28 | 22 | 27 | 0 | 10 |
| Mineral | 1083 | 139 | 12.8% | 33 | 58 | 31 | 0 | 17 |
| Missoula | 23267 | 2048 | 8.8% | 501 | 334 | 947 | 71 | 195 |
| Musselshell | 1215 | 158 | 13.0% | 67 | 34 | 49 | 0 | 8 |
| Park | 4220 | 304 | 7.2% | 83 | 98 | 105 | 4 | 14 |
| Petroleum | 138 | 29 | 21.0% | 11 | 8 | 7 | 0 | 3 |
| Phillips | 1243 | 172 | 13.8% | 80 | 35 | 37 | 8 | 12 |
| Pondera | 1742 | 262 | 15.0% | 101 | 69 | 71 | 3 | 18 |
| Powder River | 535 | 53 | 9.9% | 23 | 24 | 4 | 0 | 2 |
| Powell | 1635 | 167 | 10.2% | 43 | 54 | 60 | 0 | 10 |
| Prairie | 354 | 47 | 13.3% | 21 | 17 | 9 | 0 | 0 |
| Ravalli | 10187 | 978 | 9.6% | 395 | 182 | 346 | 15 | 40 |
| Richland | 2646 | 215 | 8.1% | 88 | 43 | 59 | 2 | 23 |
| Roosevelt | 2650 | 732 | 27.6% | 150 | 69 | 407 | 43 | 63 |
| Rosebud | 2411 | 428 | 17.8% | 156 | 39 | 169 | 16 | 48 |
| Sanders | 2932 | 389 | 13.3% | 123 | 119 | 114 | 4 | 29 |
| Sheridan | 1146 | 121 | 10.6% | 60 | 38 | 14 | 6 | 3 |
| Silver Bow | 8970 | 961 | 10.7% | 280 | 113 | 413 | 33 | 122 |
| Stillwater | 2336 | 144 | 6.2% | 61 | 34 | 26 | 3 | 20 |
| Sweet Grass | 997 | 90 | 9.0% | 47 | 25 | 16 | 2 | 0 |
| Teton | 1743 | 212 | 12.2% | 105 | 36 | 48 | 4 | 19 |
| Toole | 1322 | 128 | 9.7% | 71 | 32 | 18 | 3 | 4 |
| Treasure | 247 | 21 | 8.5% | 11 | 2 | 5 | 0 | 3 |
| Valley | 2140 | 204 | 9.5% | 81 | 41 | 56 | 10 | 16 |
| Wheatland | 512 | 57 | 11.1% | 15 | 28 | 12 | 0 | 2 |
| Wibaux | 292 | 25 | 8.6% | 13 | 6 | 6 | 0 | 0 |
| Yellowstone | 34488 | 2915 | 8.5% | 682 | 360 | 1408 | 136 | 329 |
| Montana | 238,733 | 25,004 | 10.5% | 7,981 | 4,397 | 9,509 | 834 | 2,283 |
| Montana 1990 | 213,625 | 19,833 | 9.3% | 5,808 | 4,711 | 7,012 | 863 | 1,439 |
| Change 1990-2000 | 10.5% | 20.7% | | 27.2% | -7.1% | 26.3% | -3.5% | 37.0% |

SUMMARY

Overall, the Montana economy has become more diversified over the past decade, shifting toward the agriculture, forestry and fishery, construction, retail trade, and service industries and away from mining. These shifts in the economy may cause Montana to respond more rapidly in the future to the changing economic conditions nationwide.

Montana's unemployment rate has dropped one-third over the past decade; much of the job growth and available jobs continue to be in low paying industries such as agriculture, forestry, and fishery, retail trade, and services.

Although the state's per capita personal income growth has outpaced the national average, it is still among the lowest levels in the nation. Unearned income sources continue to grow for Montana's families, and have grown three times faster than wage income. Although Montana's overall poverty rate has dropped over the past 12 years (128,355 persons in Montana were under the poverty level in 2000), in part due to the growth in unearned income and in part due to the growth in personal per capita income, the number of Montana's families in poverty has increased since 1990; from 19,833 families under the poverty level in 1990 to 25,004 families under the poverty level in 2000.